

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company

Product Name: Tiering	SERFF Tr Num: METX-125844645	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$125
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PA AR00054CGR01	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Richard Collard	Disposition Date: 11/20/2008
	Date Submitted: 10/03/2008	Disposition Status: Filed
Effective Date Requested (New): 11/30/2008		Effective Date (New): 11/30/2008
Effective Date Requested (Renewal): 01/04/2009		Effective Date (Renewal): 01/09/2009

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number: PA AR00054CGR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/20/2008	
State Status Changed: 10/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
AR MPC/MCAS Auto rate and rule revision. Please refer to the filing introduction for details.	

Company and Contact

Filing Contact Information

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com
700 Quaker Lane (401) 827-2949 [Phone]
Warwick, RI 02887 (401) 827-3929[FAX]

Filing Company Information

Metropolitan Property and Casualty Insurance CoCode: 26298 State of Domicile: Rhode Island
Company
700 Quaker Lane Group Code: 241 Company Type: Property and
Warwick, RI 02887 Casualty
Group Name: Metropolitan Property State ID Number:
and Casualty Insurance Company
(401) 827-2000 ext. [Phone] FEIN Number: 13-2725441

Metropolitan Casualty Insurance Company CoCode: 40169 State of Domicile: Rhode Island
700 Quaker Lane Group Code: 241 Company Type: Property and
Warwick, RI 02887 Casualty
Group Name: Metropolitan Property State ID Number:
and Casualty Insurance Company
(401) 827-2000 ext. [Phone] FEIN Number: 05-0393243

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$125.00	10/03/2008	22911761
Metropolitan Casualty Insurance Company	\$0.00	10/03/2008	

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/20/2008	11/20/2008
Filed	Alexa Grissom	10/23/2008	10/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	11/13/2008	11/13/2008	Richard Collard	11/18/2008	11/18/2008
Pending Industry Response	Alexa Grissom	11/06/2008	11/06/2008	Richard Collard	11/07/2008	11/07/2008
Pending Industry Response	Alexa Grissom	10/30/2008	10/30/2008	Richard Collard	11/05/2008	11/05/2008
Pending Industry Response	Alexa Grissom	10/23/2008	10/23/2008	Richard Collard	10/28/2008	10/28/2008
Pending Industry Response	Alexa Grissom	10/14/2008	10/14/2008	Richard Collard	10/17/2008	10/17/2008
Pending	Alexa Grissom	10/07/2008	10/07/2008	Richard Collard	10/08/2008	10/08/2008

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Industry
Response

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

Disposition

Disposition Date: 11/20/2008

Effective Date (New): 11/30/2008

Effective Date (Renewal): 01/09/2009

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Metropolitan Property and Casualty Insurance Company	2.000%	\$54,929	3,954	\$2,746,458	%	%	3.600%
Metropolitan Casualty Insurance Company	2.000%	\$360	31	\$18,003	%	%	3.600%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	3.600%
Overall Percentage Rate Impact For This Filing	2.000%
Effect of Rate Filing-Written Premium Change For This Program	\$55,289
Effect of Rate Filing - Number of Policyholders Affected	3,985

SERFF Tracking Number: METX-125844645 State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...

Company Tracking Number: PA AR00054CGR01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /PA AR00054CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Introduction	Filed	Yes
Supporting Document	Proposed Rate Change	Filed	Yes
Supporting Document	Loss Experience	Filed	Yes
Supporting Document	Catastrophe Provision	Filed	Yes
Supporting Document	Indication by Coverage	Filed	Yes
Supporting Document	Development Factors	Filed	Yes
Supporting Document	Trend	Filed	Yes
Supporting Document	Variable and Flat Expenses	Filed	Yes
Supporting Document	Calculation of Investment Earning	Filed	Yes
Supporting Document	Profit Provision Explanation	Filed	Yes
Supporting Document	Auto Policy Plus Exhibit	Filed	Yes
Supporting Document	ZIP Code Territorial Pages	Filed	Yes
Supporting Document	e-mail from Becky Harrington	Filed	Yes
Supporting Document	RF-1 Rate Filing Abstract NAIC Loss Cost Data MPC & MCAS, Objection Response Letter 101708, Zip Code Changes Exhibit	Filed	Yes
Supporting Document	RF-1 MPC, RF-1 MCAS	Filed	Yes
Supporting Document	Objection Letter Response 11-4-08	Filed	Yes
Supporting Document	Objection Response letter 110708	Filed	Yes
Supporting Document	RF-1 MPC, RF-1 MCAS	Filed	Yes
Supporting Document	Objection response letter	Filed	Yes
Supporting Document	RF-1 MPC, RF-1 MCAS	Filed	Yes
Rate	Rate Page	Filed	Yes

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

Rate	Rate Page	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate (revised)	Rule 23	Filed	Yes
Rate	Rule 23	Filed	Yes
Rate (revised)	Territory Pages	Filed	Yes
Rate	Territory Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

Disposition

Disposition Date: 10/23/2008

Effective Date (New): 11/30/2008

Effective Date (Renewal): 01/04/2009

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Metropolitan Property and Casualty Insurance Company	2.000%	\$54,929	3,954	\$2,746,458	%	%	3.600%
Metropolitan Casualty Insurance Company	2.000%	\$360	31	\$18,003	%	%	3.600%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	3.600%
Overall Percentage Rate Impact For This Filing	2.000%
Effect of Rate Filing-Written Premium Change For This Program	\$55,289
Effect of Rate Filing - Number of Policyholders Affected	3,985

SERFF Tracking Number: METX-125844645 State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...

Company Tracking Number: PA AR00054CGR01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /PA AR00054CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Introduction	Filed	Yes
Supporting Document	Proposed Rate Change	Filed	Yes
Supporting Document	Loss Experience	Filed	Yes
Supporting Document	Catastrophe Provision	Filed	Yes
Supporting Document	Indication by Coverage	Filed	Yes
Supporting Document	Development Factors	Filed	Yes
Supporting Document	Trend	Filed	Yes
Supporting Document	Variable and Flat Expenses	Filed	Yes
Supporting Document	Calculation of Investment Earning	Filed	Yes
Supporting Document	Profit Provision Explanation	Filed	Yes
Supporting Document	Auto Policy Plus Exhibit	Filed	Yes
Supporting Document	ZIP Code Territorial Pages	Filed	Yes
Supporting Document	e-mail from Becky Harrington	Filed	Yes
Supporting Document	RF-1 Rate Filing Abstract NAIC Loss Cost Data MPC & MCAS, Objection Response Letter 101708, Zip Code Changes Exhibit	Filed	Yes
Supporting Document	RF-1 MPC, RF-1 MCAS	Filed	Yes
Supporting Document	Objection Letter Response 11-4-08	Filed	Yes
Supporting Document	Objection Response letter 110708	Filed	Yes
Supporting Document	RF-1 MPC, RF-1 MCAS	Filed	Yes
Supporting Document	Objection response letter	Filed	Yes
Supporting Document	RF-1 MPC, RF-1 MCAS	Filed	Yes
Rate	Rate Page	Filed	Yes

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

Rate	Rate Page	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate (revised)	Rule 23	Filed	Yes
Rate	Rule 23	Filed	Yes
Rate (revised)	Territory Pages	Filed	Yes
Rate	Territory Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/13/2008
Submitted Date 11/13/2008
Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. Please amend the Rf-1s to show the maximum increase as 10.7 in lieu of 65 percent if this is correct.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/18/2008
Submitted Date 11/18/2008

Dear Alexa Grissom,

Comments:

We are responding to your objection letter dated November 13, 2008.

Response 1

Comments: Please find a response letter and exhibits attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection response letter

Comment:

Satisfied -Name: RF-1 MPC, RF-1 MCAS

Comment:

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rule 23	Page 33	Replacement	
Previous Version			
Rule 23	Page 34	Replacement	
Rate Pages	Pages 28-35	Replacement	
Rate Pages	Pages 10-11	Replacement	

Thank you for your assistance.
Jackie Hattoy

Sincerely,
Richard Collard

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/06/2008
Submitted Date 11/06/2008
Respond By Date
Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. We still need an Rf-1 for each company.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/07/2008
Submitted Date 11/07/2008

Dear Alexa Grissom,

Comments:

We are responding to your objection letter dated 11/6/08.

Response 1

Comments: We have attached a response letter and the required two RF-1 filing forms.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response letter 110708

Comment:

Satisfied -Name: RF-1 MPC, RF-1 MCAS

Comment:

No Form Schedule items changed.

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

No Rate/Rule Schedule items changed.

Please let us know if you have any additional questions.

Thank you,
Jackie Hattoy

Sincerely,
Richard Collard

SERFF Tracking Number: *METX-125844645* *State:* *Arkansas*
First Filing Company: *Metropolitan Property and Casualty Insurance Company, ...* *State Tracking Number:* *EFT \$125*
Company Tracking Number: *PA AR00054CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Tiering*
Project Name/Number: */PA AR00054CGR01*

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/30/2008
Submitted Date 10/30/2008

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The forms still appear to be identical. The data per insurer, not grouped, must be utilized to complete the form.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/05/2008
Submitted Date 11/05/2008

Dear Alexa Grissom,

Comments:

In response to your objection letter on 10/30/08, please see our attached response letter.

Response 1

Comments: Please see the response letter attached below.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Letter Response 11-4-08

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Created by SERFF on 11/20/2008 04:07 PM

SERFF Tracking Number: *METX-125844645* *State:* *Arkansas*
First Filing Company: *Metropolitan Property and Casualty Insurance Company, ...* *State Tracking Number:* *EFT \$125*
Company Tracking Number: *PA AR00054CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Tiering*
Project Name/Number: */PA AR00054CGR01*

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/23/2008
Submitted Date 10/23/2008
Respond By Date
Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. When closing the filing we noticed that the Rf-1s are linked to another form which is not acceptable. Additionally, the data for each insurer must be submitted on a separate Rf-1.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/28/2008
Submitted Date 10/28/2008
Dear Alexa Grissom,

Comments:

We are responding to your objection letter dated 10/23/08.

Response 1

Comments: As requested, we are submitting separate RF-1 Filing Abstract forms for each company.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RF-1 MPC,RF-1 MCAS
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you,
Jackie Hattoy

Created by SERFF on 11/20/2008 04:07 PM

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/14/2008
Submitted Date 10/14/2008
Respond By Date
Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The RF-1 indicates that an insured(s) will receive up to a sixty-five percent increase. Increases of this amount should be capped or justified with loss data. The APCS forms should be sent via SERFF.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/17/2008
Submitted Date 10/17/2008

Dear Alexa Grissom,

Comments:

Dear Ms. Grissom,
We are responding to your Objection Letter dated 10/14/08.

Response 1

Comments: Please find the following documents attached: a response letter, filing exhibit, revised RF-1 form and revised territory pages. We are unable to send an excel version of the APCS form through SERFF because the software we use automatically converts all documents to PDF formats when submitted. I am e-mailing you the excel version of the APCS form today.

Changed Items:

Supporting Document Schedule Item Changes

SERFF Tracking Number: METX-125844645 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
 Company, ...
 Company Tracking Number: PA AR00054CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR00054CGR01

Satisfied -Name: RF-1 Rate Filing Abstract NAIC Loss Cost Data MPC & MCAS, Objection Response Letter 101708,
 Zip Code Changes Exhibit
 Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Territory Pages	Pages 72-75	Replacement	
Previous Version			
Territory Pages	Pages 76-79	Replacement	

Thank you for your assistance.
 Please let us know if you have any additional questions.
 Regards,
 Jackie Hattoy

Sincerely,
 Richard Collard

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/07/2008
Submitted Date 10/07/2008
Respond By Date
Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The APCS form must be in Excel.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/08/2008
Submitted Date 10/08/2008

Dear Alexa Grissom,

Comments:

We are responding to your objection letter dated 10/7/08.

In error, we e-mailed the ex-cel version of the APCS to Becky Harrington rather than to you. I received an e-mail from Ms. Harrington today, stating that she forwarded the survey to you. We apologize for the inconvenience.

Response 1

Comments: Please find a copy of the e-mail from Becky Harrington attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: e-mail from Becky Harrington
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Richard Collard

SERFF Tracking Number:	METX-125844645	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR00054CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00054CGR01		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.500%
Effective Date of Last Rate Revision:	03/15/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Property and Casualty Insurance Company	3.600%	2.000%	\$54,929	3,954	\$2,746,458	%	%
Metropolitan Casualty Insurance Company	3.600%	2.000%	\$360	31	\$18,003	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	3.600%
Overall Percentage Rate Impact For This Filing:	2.000%

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Effect of Rate Filing - Written Premium Change For This Program:	\$55,289
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Effect of Rate Filing - Number of Policyholders Affected:	3985
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SERFF Tracking Number: METX-125844645 State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$125

Company Tracking Number: PA AR00054CGR01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /PA AR00054CGR01

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Page	Page 3	Replacement	Page 3.PDF
Filed	Rate Page	Page 6	Replacement	Page 6.PDF
Filed	Rate Pages	Pages 28-36	Replacement	Pages 28-36.PDF
Filed	Rule 23	Page 33	Replacement	Page 33.PDF
Filed	Territory Pages	Pages 72-75	Replacement	Pages 72-75.PDF
Filed	Rate Pages	Pages 28-35	Replacement	Pages 28-35.PDF
Filed	Rate Pages	Pages 10-11	Replacement	Pages 10-11.PDF

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

ARKANSAS Private Passenger Automobile

SEMI-ANNUAL BASE RATES

Territory	BI	PD	UM	UIM	UMPD	MED	PIP	COMP	COLL	TOW
1	59	62	9	9	9	10	25	110	207	2
2	98	102	10	10	9	11	30	68	213	2
3	59	75	9	9	8	10	29	87	168	2
4	80	81	10	10	9	12	31	160	241	2
5	87	85	9	9	9	12	35	102	179	2
6	59	55	9	9	8	11	29	144	229	2
7	68	55	9	9	8	10	27	130	219	2
8	90	95	9	9	10	13	33	126	176	2
9	58	72	9	9	9	13	31	94	186	2
10	79	82	9	9	12	12	33	102	209	2
11	90	86	9	9	9	12	32	103	178	2
12	81	77	11	11	9	11	31	108	227	2
21	91	69	9	9	9	12	31	120	230	2
22	94	97	9	9	10	12	30	127	219	2
23	75	58	9	9	9	10	26	120	211	2
24	89	70	10	10	9	12	32	135	248	2
25	109	115	10	10	9	11	29	81	227	2
26	70	71	9	9	8	12	31	98	195	2
27	59	50	9	9	8	10	27	119	210	2
28	84	82	10	10	9	12	33	102	188	2
29	59	72	9	9	8	10	26	87	167	2
30	58	73	9	9	9	13	31	94	170	2

Personal Injury
Protection

Accidental Death Benefits 2
Income Disability Benefits 3

**Metropolitan Property and Casualty Insurance Company
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ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS

MODEL YEAR FACTORS		
MODEL YEAR	COMP	COLL
2009	1.48	2.42
2008	1.44	2.26
2007	1.40	2.11
2006	1.36	1.97
2005	1.32	1.84
2004	1.28	1.72
2003	1.24	1.61
2002	1.20	1.50
2001	1.16	1.41
2000	1.12	1.31
1999	1.09	1.22
1998	1.07	1.14
1997	1.04	1.08
1996	1.02	1.04
1995	1.00	1.00
1994	0.98	0.96
1993	0.96	0.92
1992	0.94	0.88
1991	0.92	0.83
1990	0.90	0.78
1989	0.88	0.74
1988	0.85	0.70
1987	0.81	0.66
1986	0.76	0.60
1985	0.72	0.55
1984	0.65	0.46
1983 &	0.58	0.43

PRIOR

DEDUCTIBLE FACTORS COMPREHENSIVE		
Deductible	Without Glass Buyback	With Glass Buyback
FULL	1.00	1.00
\$50	0.90	0.93
\$100	0.80	0.82
\$200	0.64	0.74
\$250	0.60	0.70
\$300	0.57	0.67
\$500	0.50	0.65
\$1,000	0.45	0.60
\$2,000	0.31	0.42
\$2,500	0.29	0.39
\$5,000	0.24	0.33

DEDUCTIBLE FACTORS COLLISION 1989 & Prior Model Years				
Deductible	Vehicle Symbol			
	1-7	8	10-11	12+
\$100	1.00	1.00	1.00	1.00
\$200	0.83	0.85	0.85	0.86
\$250	0.78	0.80	0.80	0.81
\$300	0.70	0.70	0.70	0.70
\$500	0.56	0.56	0.59	0.62
\$1,000	0.45	0.45	0.45	0.45
\$2,000	0.33	0.33	0.33	0.33
\$2,500	0.30	0.30	0.30	0.30
\$5,000	0.20	0.20	0.20	0.20

DEDUCTIBLE FACTORS COLLISION 1990 & Subsequent Model Years				
Deductible	Vehicle Symbol			
	1-2	3-4	5-8	10+
\$100	1.00	1.00	1.00	1.00
\$200	0.83	0.85	0.85	0.86
\$250	0.78	0.80	0.80	0.81
\$300	0.70	0.70	0.70	0.70
\$500	0.56	0.56	0.59	0.62
\$1,000	0.45	0.45	0.45	0.45
\$2,000	0.33	0.33	0.33	0.33
\$2,500	0.30	0.30	0.30	0.30
\$5,000	0.20	0.20	0.20	0.20

**Metropolitan Property and Casualty Insurance Company
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Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	1	1	1
Two violations	2	2	1
Three violations	0	2	2
Each additional violation over 3	2	5	4
1b If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c Presence of a minor violation in the past 3 years AND No at fault accidents or violations in the past 1 year OR No at fault accidents or violations in the past 2 years	-1 -1	-1 -1	-1 -1
1d Presence of 1 minor violation in the past 3 years			
PFM Score Level BD-CW	-2	-2	-2
PFM Score Level DD-EW	-1	-1	-1
PFM Score Level GD-HW	2	2	2
2a Major violations in the past 5 years			
One violation	16	11	9
Two violations	24	20	18
Three violations	34	34	24
Each additional violation over 3	32	32	34
2b Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3 Each license suspension in the past 3 years	3	2	1
4 Presence of youth on policy			
Presence of youngest operator age < 18	1	1	0
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	0	0	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	8	6	5
Two non-chargeable at fault accidents	15	10	8
Three non-chargeable at fault accidents	29	17	14
Each additional non-chargeable at fault accident over 3	26	22	18
5b Presence of a non-chargeable at fault accident >= \$500 in the past 3 years AND			

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Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
No at fault accidents in the past 2 years	-1	-1	0
5c Chargeable accidents in the past 3 years			
One chargeable accident	6	4	4
Two chargeable accidents	11	8	8
Three chargeable accidents	20	18	17
Each chargeable accident over 3	19	21	19
5d Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e Presence of a chargeable accident in the past 3 years <u>AND</u> No at fault accidents in the past 1 year	-1	-1	-1
<u>OR</u> No at fault accidents in the past 2 years	-2	-2	-2
5f Two at fault accidents under \$500 in the past 3 years	3	2	1
3+ at fault accidents under \$500 in the past 3 years	6	5	4
5g No non-chargeable at-fault accidents in the past 3 years and PFM Score Level BD-EW	0	0	0
5h One chargeable accident in the past three years			
PFM Score Level BD-CW	-1	-1	-1
PFM Score Level DD-DW	-1	-1	-1
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a Current insurance conditions			
Financial responsibility (SR22 required)	14	14	14
No prior -- no need	5	5	5
No prior -- with need	5	5	5
Over 3 months lapse in coverage	1	1	1
Between 10 days and 1 month lapse in coverage	0	0	0
less than 10 days lapse in coverage	0	0	0
No lapse in coverage	0	0	0
7b Prior or current BI limits (lower of either)			
State minimum or CSL state minimum or no prior Insurance	4	5	6
> state minimum and < 50/100 or CSL < 100	2	2	3
50/100 or CSL = 100	0	2	3
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0
7c Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN	-1	0	0

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Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
7d Presence of operator age 40+, and prior or current BI limits (lower of) is			
No prior - no need	3	3	3
No prior - with need	5	5	5
State minimum or CSL state minimum	3	3	3
> state minimum and < 50/100 or CSL < 100	2	3	3
50/100 or CSL = 100	1	2	2
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0
7e Time with prior carrier			
< 3 years	0	0	0
>= 3 years and < 6 years	0	0	0
>= 6 years and < 10 years	-1	-1	-1
>= 10 years and < 16 years	-2	-2	-2
>= 16 years	-2	-2	-2
7f Prior or current BI limits (lower of either) >= 100/300 or CSL >= 300 AND			
No operators under age 25; homeowner (home or condo); no minor violations, license suspensions, or at-fault accidents in the past 3 years; and no major violations in the past 5 years			
PFM Score Level BD - DW	-2	-2	-2
PFM Score Level ED - EW	-4	-4	-4
PFM Score Level FD - FW	-2	-2	-2
PFM Score Level GD - GT	-1	-1	-1
<u>OR</u>			
No operators under age 25; homeowner (home or condo); and at least 1 chargeable accident or minor violation in the past 3 years, or at least 1 major violations in the past 5 years			
PFM Score Level BD - DW	0	0	0
PFM Score Level ED - EW	-1	-1	-1
<u>OR</u>			
All operators under age 25 and renter	-2	-2	-2
7g Time with prior carrier >= 10 years			
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
8 If prior insurance with no lapse in coverage, future effective date			
> 3 days and <= 7days	0	0	0
> 7 days	-1	-1	-1
9 Non-rated operator under age 22	9	9	9
Non-rated operator age 22-29	2	2	2

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Tier Assignment Rules - New Business

		One	Two	Three +
10	If Personal Financial Management (PFM) is:			
	<u>PFM Score Level</u>			
	BD	-15	-15	-15
	BH	-13	-13	-13
	BL	-11	-11	-11
	BP	-9	-9	-9
	BT	-8	-8	-8
	BW	-7	-7	-7
	CD	-7	-7	-7
	CH	-6	-6	-6
	CL	-6	-6	-6
	CP	-5	-5	-5
	CT	-5	-5	-5
	CW	-5	-5	-5
	DD	-4	-4	-4
	DG	-4	-4	-4
	DJ	-4	-4	-4
	DN	-3	-3	-3
	DQ	-3	-3	-3
	DT	-2	-2	-2
	DW	-2	-2	-2
	ED	-1	-1	-1
	EG	0	0	0
	EJ	0	0	0
	EN	1	1	1
	EQ	2	2	2
	ET	4	4	4
	EW	4	4	4
	FD	5	5	5
	FG	7	7	7
	FJ	8	8	8
	FN	9	9	9
	FQ	11	11	11
	FT	12	12	12
	FW	13	13	13
	GD	14	14	14
	GH	15	15	15
	GL	17	17	17
	GP	18	18	18
	GT	19	19	19
	HD	20	20	20
	HH	21	21	21
	HL	22	22	22
	HP	24	24	24
	HT	27	27	27

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Tier Assignment Rules - New Business

		One	Two	Three +
	HW	33	33	33
	NF	6	6	6
	NK	8	8	8
	NN	8	8	8
	NQ	8	8	8
10b	No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c	Presence of an operator under age 21 and			
	PFM Score Level BD	4	4	4
	PFM Score Level BH	3	3	3
	PFM Score Level BL	2	2	2
	PFM Score Level BP	2	2	2
	PFM Score Level BT	2	2	2
	PFM Score Level BW	1	1	1
11	Payment Plan			
	1 Pay	0	0	0
	2 Pay	0	0	0
12a	Prior non-standard or AIP	2	2	2
12b	Prior non-standard or AIP and minimum F/R limits	3	3	3
13	Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14	All operators licensed < 3 years	3	5	6
15	Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A
16	3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17	Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18	Presence of good student operator age 21-24, and prior insurance	-2	-1	-1
19	All vehicles are liability only*	4	3	2
	* No vehicles on policy have full coverage, which includes both comprehensive and collision			

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Tier Assignment Rules - New Business

	One	Two	Three +
20 Youth on policy age < 21, prior and current BI limits >= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	-1	-1
PFM Score Level ED - FW	0	-2	-2
PFM Score Level GD - HW	0	-2	-2
PFM Score Level NF - NQ	0	0	0
21 1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years, no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
22 Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
PFM Score Level GD - HW	-2	-2	-2
PFM Score Level NF - NQ	0	0	0
23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
PFM Score Level BD - CW	0	-1	-1
PFM Score Level DD - ED	0	-1	-1
PFM Score Level EG - GD	0	-2	-2
PFM Score Level GH - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0
24 All vehicles age 9+			
PFM Score Level BD - CW	0	0	1
PFM Score Level DD - DW	0	1	2
PFM Score Level ED - FW	1	2	3
PFM Score Level GD - HW	2	3	4
PFM Score Level NF - NQ	0	0	0
25 Presence of a vehicle age 9+, no vehicle age < 5			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	0	0
PFM Score Level ED - FW	0	1	1
PFM Score Level GD - HW	0	2	2

**Metropolitan Property and Casualty Insurance Company
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Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

PFM Score Level NF - NQ		One 0	Two 0	Three + 0
26	2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2
27	All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28	Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29	Presence of a vehicle age > 3 with symbol greater than 17	2	1	1
30	If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle	-1	-1	-1
31	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	0	0	0
32	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	0	0	0
33	2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34	If all of the following are true: BI limits >= 100/300 PFM Score Level between BD - EN No youths on policy under age 19 No operators over age 75 4 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years All operators have an AR license with a verifiable 3 year driving record Homeowner No license suspensions Matching BI and UM limits	0	0	0
or				

**Metropolitan Property and Casualty Insurance Company
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Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

One Two Three +

BI limits >= 100/300
PFM Score Level between BD - CT
No youths on policy
No operators over age 75
5 years or more with prior carrier
Comp and coll on all vehicles
No minor violations or at fault accidents in the past 3 years
No major violations in the past 5 years
All operators have an AR license with a verifiable 3 year driving record
Homeowner
No license suspensions
Matching BI and UM limits

-1 -1 -1

or

BI limits >= 250/500
PFM Score Level between BD - BT
No youths on policy
No operators over age 75
6 years or more with prior carrier
Comp and coll on all vehicles
No minor violations or at fault accidents in the past 3 years
No major violations in the past 5 years
All operators have an AR license with a verifiable 3 year driving record
Homeowner
No license suspensions
Matching BI and UM limits

-1 -1 -1

**Metropolitan Property and Casualty Insurance Company
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Arkansas Private Passenger Automobile

Tier Movement Rules - Renewal Business

For each condition below, the policy tier assignment will be adjusted by the following points at each annual renewal:

1. Movement Based on "Activity"

	<u>One Vehicle</u>	<u>Two Vehicles</u>	<u>Three + Vehicles</u>
a. Each minor violation in the past 12 months ending 2 months prior to the renewal date of the policy	1	1	0
b. Each minor violation > 1 in the past 12 months ending 2 months prior to the renewal date of the policy	0	0	1
c. Each major violation in the past 12 months ending 2 months prior to the renewal date of the policy	13	9	7
d. Each at fault accident in the past 12 months ending 2 months prior to the renewal date of the policy	3	2	1

2. Movement Based on Absence of "Activity"

- a. The policy is eligible to move down 1 tier if all operators on the policy have had no at fault accidents or violations in the past 36 months ending 2 months prior to the renewal date of the policy as follows:

Tiers 26 - 99: at every fifth annual renewal date

3) Movement Based on Credit Criteria

If credit is re-ordered and the PFM level improves, the improvement will be reflected by a lower tier level.

If credit is re-ordered and the PFM level worsens, this may be reflected by a higher tier level, if accompanied by other adverse activity on the policy.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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RULE 23 - AUTO POLICY PLUS

A. Auto/Home Multi-Policy Discount

A discount is provided to those insureds who also are the named insured on a Metropolitan Homeowners policy. This discount is not available on the Automobile policy when the account's Homeowners insurance is a Renters policy. The following discount amounts shall apply:

Tiers 1-17:	13%
Tiers 18-35:	10%
Tiers 36-37:	7%
Tiers 38-40:	3%
Tiers 41-99:	0%

B. Auto/Life Multi-Policy Discount

A five percent (5%) discount is provided when the named insured, spouse or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy or individual annuity with Metropolitan Life Insurance Company or an affiliated company which is domiciled in the United States.

Employee contributed optional group coverage for the above listed products are eligible for the discount (employer paid, basic group coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® policies are among those that do not qualify for discount eligibility:

- Group Life Insurance (Basic/non-employee paid)
- Industrial Life Insurance
- Dental Insurance
- Health Insurance
- Mutual Funds
- Policies in Nonforfeiture Status
- Life Insurance Insuring Anyone Under the Age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries

If a policy qualifies under sections A. and B. of this rule, then the discount amounts should be added together to determine the final discount, subject to a maximum of 18%.

The total combined discount applies to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Bodily Injury Caused by Uninsured Motorist, Bodily Injury Caused by Underinsured Motorist, Property Damage Caused by Uninsured Motorist, Comprehensive and Collision coverage premiums.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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ARKANSAS MPC AUTOMOBILE TERRITORIES

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
-----	-----	-----	-----	-----	-----	-----	-----
71601	24	71725	21	71837	6	71944	23
71602	24	71726	21	71838	21	71945	23
71603	24	71728	21	71839	6	71949	10
71630	21	71730	7	71840	6	71950	21
71631	21	71740	21	71841	21	71952	21
71635	21	71742	21	71842	21	71953	23
71638	21	71743	21	71844	21	71956	10
71639	21	71744	21	71845	21	71957	23
71640	21	71745	21	71846	21	71958	21
71642	21	71747	7	71847	21	71959	21
71643	21	71748	21	71851	21	71960	23
71644	21	71749	7	71852	21	71961	23
71646	21	71750	7	71853	21	71962	21
71647	21	71751	21	71854	6	71964	10
71651	21	71752	21	71855	21	71965	23
71652	21	71753	21	71857	21	71966	23
71653	21	71758	7	71858	21	71968	10
71654	21	71759	7	71859	21	71969	23
71655	21	71762	7	71860	21	71970	23
71658	21	71763	21	71861	21	71971	21
71659	24	71764	21	71862	21	71972	23
71660	21	71765	7	71864	21	71973	23
71661	21	71766	21	71865	21	72001	11
71662	21	71768	7	71866	21	72002	2
71663	21	71770	21	71901	10	72003	5
71665	21	71772	21	71909	26	72004	24
71666	21	71801	21	71913	10	72005	22
71667	21	71820	21	71920	21	72006	22
71670	21	71822	21	71921	21	72007	28
71671	21	71823	21	71922	21	72010	28
71674	21	71825	21	71923	21	72011	12
71675	21	71826	21	71929	21	72012	28
71676	21	71827	21	71932	23	72013	23
71677	21	71828	21	71933	21	72014	22
71678	21	71831	21	71935	23	72015	12
71701	21	71832	21	71937	23	72016	11
71720	21	71833	21	71940	21	72017	22
71721	21	71834	6	71941	21	72020	28
71722	21	71835	21	71942	21	72021	22
71724	7	71836	21	71943	21	72022	12

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AUTOMOBILE MANUAL
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72023	28	72072	5	72129	21	72206	25
72024	5	72073	5	72130	23	72207	2
72025	11	72074	22	72131	23	72209	25
72026	5	72075	22	72132	24	72210	2
72027	11	72076	2	72133	24	72211	2
72028	23	72079	24	72134	22	72212	2
72029	22	72080	11	72135	2	72223	2
72030	11	72081	28	72136	28	72227	2
72031	23	72082	28	72137	28	72301	4
72032	11	72083	5	72139	28	72310	4
72034	11	72084	21	72140	5	72311	4
72036	22	72085	28	72141	23	72312	22
72037	5	72086	28	72142	25	72313	4
72038	5	72087	10	72143	28	72315	4
72039	11	72088	23	72150	21	72320	4
72040	22	72099	2	72152	24	72321	4
72041	22	72101	22	72153	23	72322	4
72042	5	72102	28	72156	27	72324	22
72044	23	72103	25	72157	11	72325	4
72045	28	72104	21	72160	5	72326	4
72046	5	72105	21	72164	2	72327	4
72047	11	72106	11	72165	22	72328	22
72048	5	72107	11	72166	5	72329	4
72051	23	72108	22	72167	12	72330	4
72052	28	72110	27	72168	24	72331	4
72053	2	72111	11	72169	22	72332	4
72055	5	72112	22	72170	5	72333	22
72057	21	72113	2	72173	11	72335	4
72058	11	72114	25	72175	24	72338	4
72059	22	72116	2	72176	28	72339	4
72060	28	72117	25	72178	28	72340	4
72061	11	72118	2	72179	23	72341	4
72063	11	72120	2	72180	2	72342	22
72064	22	72121	28	72181	11	72346	4
72065	25	72122	12	72182	24	72347	22
72066	22	72123	22	72183	2	72348	4
72067	23	72125	11	72201	2	72350	4
72068	28	72126	11	72202	25	72351	4
72069	22	72127	11	72204	25	72352	4
72070	11	72128	21	72205	2	72353	22

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72354	22	72421	8	72467	8	72550	22
72355	22	72422	22	72469	22	72553	22
72358	4	72424	22	72470	22	72554	23
72359	4	72425	22	72471	22	72555	23
72360	4	72426	4	72472	22	72556	23
72364	4	72427	8	72473	22	72560	23
72365	22	72428	4	72474	22	72561	23
72366	22	72429	22	72475	22	72562	22
72367	22	72430	22	72476	22	72564	22
72368	4	72431	22	72478	22	72565	23
72369	22	72432	22	72479	22	72566	23
72370	4	72433	22	72482	22	72567	23
72372	4	72434	22	72501	22	72568	22
72373	22	72435	22	72512	23	72569	22
72374	22	72436	22	72513	22	72571	22
72376	4	72437	8	72515	23	72572	22
72377	22	72438	4	72517	23	72573	23
72379	21	72439	22	72519	23	72575	22
72383	22	72440	22	72520	23	72576	23
72384	4	72441	22	72521	22	72577	22
72386	22	72442	4	72522	22	72578	23
72387	22	72443	22	72523	23	72579	22
72389	22	72444	22	72524	22	72581	23
72390	22	72445	22	72526	22	72583	23
72391	4	72447	8	72527	22	72584	23
72392	4	72449	22	72528	23	72585	23
72394	4	72450	22	72529	22	72587	23
72395	4	72453	22	72530	23	72601	23
72396	22	72454	22	72531	23	72611	23
72401	8	72455	22	72532	22	72613	1
72404	8	72456	22	72533	23	72615	23
72410	22	72457	22	72534	22	72616	1
72411	8	72458	22	72537	23	72617	23
72412	22	72459	22	72538	23	72619	23
72413	22	72460	22	72539	23	72623	23
72414	8	72461	22	72540	23	72624	23
72415	22	72462	22	72542	22	72626	23
72416	8	72464	22	72543	23	72628	23
72417	8	72465	22	72544	23	72629	23
72419	8	72466	22	72546	23	72630	23

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72631	1	72703	9	72769	9	72865	23
72632	1	72704	9	72770	9	72901	3
72633	23	72711	30	72773	1	72903	3
72634	23	72712	30	72774	9	72904	3
72635	23	72714	30	72776	1	72905	3
72636	23	72715	30	72801	27	72908	3
72638	1	72717	9	72802	27	72916	3
72639	23	72718	30	72820	23	72921	29
72640	23	72719	30	72821	23	72923	3
72641	23	72721	1	72823	27	72926	23
72642	23	72722	30	72824	23	72927	23
72644	23	72727	9	72826	23	72928	23
72645	23	72728	9	72827	23	72930	23
72648	23	72729	9	72828	23	72932	29
72650	23	72730	9	72829	23	72933	23
72651	23	72732	30	72830	23	72934	29
72653	23	72733	30	72832	23	72935	29
72655	23	72734	30	72833	23	72936	3
72657	23	72735	9	72834	23	72937	3
72658	23	72736	30	72835	23	72938	3
72659	23	72737	9	72837	23	72940	3
72660	1	72738	1	72838	23	72941	3
72661	23	72739	30	72839	23	72943	23
72662	23	72740	1	72840	23	72944	23
72663	23	72741	9	72841	23	72945	3
72666	23	72742	1	72842	23	72946	29
72668	23	72744	9	72843	23	72947	29
72669	23	72745	30	72845	23	72948	29
72670	23	72747	30	72846	23	72949	23
72672	23	72749	9	72847	23	72950	23
72675	23	72751	30	72851	23	72951	23
72677	23	72752	1	72852	23	72952	29
72679	23	72753	9	72853	23	72955	29
72680	23	72756	30	72854	23	72956	29
72682	23	72758	30	72855	23	72958	23
72683	23	72760	1	72856	23	72959	9
72685	23	72761	30	72857	23		
72686	23	72762	9	72858	27		
72687	23	72764	9	72860	23		
72701	9	72768	30	72863	23		

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	1	1	1
Two violations	2	2	1
Three violations	0	2	2
Each additional violation over 3	2	5	4
1b If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c Presence of a minor violation in the past 3 years <u>AND</u> No at fault accidents or violations in the past 1 year	-1	-1	-1
<u>OR</u> No at fault accidents or violations in the past 2 years	-1	-1	-1
1d Presence of 1 minor violation in the past 3 years			
PFM Score Level BD-CW	-2	-2	-2
PFM Score Level DD-EW	-1	-1	-1
PFM Score Level GD-HW	2	2	2
2a Major violations in the past 5 years			
One violation	16	11	9
Two violations	24	20	18
Three violations	34	34	24
Each additional violation over 3	32	32	34
2b Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3 Each license suspension in the past 3 years	3	2	1
4 Presence of youth on policy			
Presence of youngest operator age < 18	1	1	0
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	0	0	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	8	6	5
Two non-chargeable at fault accidents	15	10	8
Three non-chargeable at fault accidents	29	17	14
Each additional non-chargeable at fault accident over 3	26	22	18
5b Presence of a non-chargeable at fault accident >= \$500 in the past 3 years <u>AND</u> No at fault accidents in the past 2 years	-1	-1	0

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
5c Chargeable accidents in the past 3 years			
One chargeable accident	6	4	4
Two chargeable accidents	11	8	8
Three chargeable accidents	20	18	17
Each chargeable accident over 3	19	21	19
5d Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e Presence of a chargeable accident in the past 3 years AND No at fault accidents in the past 1 year	-1	-1	-1
OR No at fault accidents in the past 2 years	-2	-2	-1
5f Two at fault accidents under \$500 in the past 3 years	3	2	1
3+ at fault accidents under \$500 in the past 3 years	6	5	4
5g No non-chargeable at-fault accidents in the past 3 years and PFM Score Level BD-EW	0	0	0
5h One chargeable accident in the past three years			
PFM Score Level BD-CW	-1	-1	-1
PFM Score Level DD-DW	-1	-1	-1
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a Current insurance conditions			
Financial responsibility (SR22 required)	14	14	14
No prior -- no need	5	5	5
No prior -- with need	5	5	5
Over 3 months lapse in coverage	5	5	5
1-3 months lapse in coverage	2	2	2
Between 10 days and 1 month lapse in coverage	0	0	0
less than 10 days lapse in coverage	0	0	0
No lapse in coverage	0	0	0
7b Prior or current BI limits (lower of either)			
State minimum or CSL state minimum or no prior Insurance	4	5	6
> state minimum and < 50/100 or CSL < 100	2	2	3
50/100 or CSL = 100	0	2	3
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0
7c Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN	-1	0	0

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
7d Presence of operator age 40+, and prior or current BI limits (lower of) is			
No prior - no need	3	3	3
No prior - with need	5	5	5
State minimum or CSL state minimum	3	3	3
> state minimum and < 50/100 or CSL < 100	2	3	3
50/100 or CSL = 100	1	2	2
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0
7e Time with prior carrier			
< 3 years	0	0	0
>= 3 years and < 6 years	0	0	0
>= 6 years and < 10 years	-1	-1	-1
>= 10 years and < 16 years	-2	-2	-2
>= 16 years	-2	-2	-2
7f Prior or current BI limits (lower of either) >= 100/300 or CSL >= 300 AND			
No operators under age 25; homeowner (home or condo); no minor violations, license suspensions, or at-fault accidents in the past 3 years; and no major violations in the past 5 years			
PFM Score Level BD - DW	-2	-2	-2
PFM Score Level ED - EW	-4	-4	-4
PFM Score Level FD - FW	-2	-2	-2
PFM Score Level GD - GT	-1	-1	-1
<u>OR</u>			
No operators under age 25; homeowner (home or condo); and at least 1 chargeable accident or minor violation in the past 3 years, or at least 1 major violations in the past 5 years			
PFM Score Level BD - DW	0	0	0
PFM Score Level ED - EW	-1	-1	-1
<u>OR</u>			
All operators under age 25 and renter	-2	-2	-2
7g Time with prior carrier >= 10 years			
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
8 If prior insurance with no lapse in coverage, future effective date			
> 3 days and <= 7days	0	0	0
> 7 days	-1	-1	-1
9 Non-rated operator under age 22	9	9	9
Non-rated operator age 22-29	2	2	2

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

10a. If Personal Financial Management (PFM) is:	One	Two	Three +
<u>PFM Score Level</u>			
BD	-15	-15	-15
BH	-13	-13	-13
BL	-11	-11	-11
BP	-9	-9	-9
BT	-8	-8	-8
BW	-7	-7	-7
CD	-7	-7	-7
CH	-6	-6	-6
CL	-6	-6	-6
CP	-5	-5	-5
CT	-5	-5	-5
CW	-5	-5	-5
DD	-4	-4	-4
DG	-4	-4	-4
DJ	-4	-4	-4
DN	-3	-3	-3
DQ	-3	-3	-3
DT	-2	-2	-2
DW	-2	-2	-2
ED	-1	-1	-1
EG	0	0	0
EJ	0	0	0
EN	1	1	1
EQ	2	2	2
ET	4	4	4
EW	4	4	4
FD	5	5	5
FG	7	7	7
FJ	8	8	8
FN	9	9	9
FQ	11	11	11
FT	12	12	12
FW	13	13	13
GD	14	14	14
GH	15	15	15
GL	17	17	17
GP	18	18	18
GT	19	19	19
HD	20	20	20
HH	21	21	21
HL	22	22	22
HP	24	24	24
HT	27	27	27
HW	33	33	33
NF	6	6	6
NK	8	8	8
NN	8	8	8
NQ	8	8	8

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
10b No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c Presence of an operator under age 21 and			
PFM Score Level BD	4	4	4
PFM Score Level BH	3	3	3
PFM Score Level BL	2	2	2
PFM Score Level BP	2	2	2
PFM Score Level BT	2	2	2
PFM Score Level BW	1	1	1
11 Payment Plan			
1 Pay	0	0	0
2 Pay	0	0	0
12a Prior non-standard or AIP	2	2	2
12b Prior non-standard or AIP and minimum F/R limits	3	3	3
13 Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14 All operators licensed < 3 years	3	5	6
15 Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A
16 3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17 Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18 Presence of good student operator age 21-24, and prior insurance	-2	-1	-1
19 All vehicles are liability only* * No vehicles on policy have full coverage, which includes both comprehensive and collision	4	3	2
20 Youth on policy age < 21, prior and current BI limits >= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	-1	-1
PFM Score Level ED - FW	0	-2	-2
PFM Score Level GD - HW	0	-2	-2
PFM Score Level NF - NQ	0	0	0
21 1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years,			

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
22 Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
PFM Score Level GD - HW	-2	-2	-2
PFM Score Level NF - NQ	0	0	0
23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
PFM Score Level BD - CW	0	-1	-1
PFM Score Level DD - ED	0	-1	-1
PFM Score Level EG - GD	0	-2	-2
PFM Score Level GH - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0
24 All vehicles age 9+			
PFM Score Level BD - CW	0	0	1
PFM Score Level DD - DW	0	1	2
PFM Score Level ED - FW	1	2	3
PFM Score Level GD - HW	2	3	4
PFM Score Level NF - NQ	0	0	0
25 Presence of a vehicle age 9+, no vehicle age < 5			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	0	0
PFM Score Level ED - FW	0	1	1
PFM Score Level GD - HW	0	2	2
PFM Score Level NF - NQ	0	0	0
26 2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2
27 All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28 Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29 Presence of a vehicle age > 3 with symbol greater than 17	2	1	1
30 If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle	-1	-1	-1
31 All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	0	0	0
32 All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	0	0	0

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
33 2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34 If all of the following are true:			
BI limits >= 100/300			
PFM Score Level between BD - EN			
No youths on policy under age 19			
No operators over age 75			
4 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	0	0	0
or			
BI limits >= 100/300			
PFM Score Level between BD - CT			
No youths on policy			
No operators over age 75			
5 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	-1	-1	-1

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
or			
BI limits >= 250/500			
PFM Score Level between BD - BT			
No youths on policy			
No operators over age 75			
6 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	-1	-1	-1

Tier assignment = **25** + the sum of points for the above conditions.

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company

ARKANSAS AUTOMOBILE RATE MODIFICATION SUMMARY

A summary of frequently used rating factors and discounts follows. Refer to manual rules for more detailed information.

1. MetRewards

Apply to BI, PD, MED, UM/UIM, UMPD, PIP, COMP and COLL

Clean in Three	9%
Clean in Five	15%

Inexperienced Operator:

Clean in Three	5%
Clean in Five	10%

2. Prior Insurance Plan Factors

Apply to BI, PD, MED, PIP, COMP and COLL

Time With Metropolitan	Tiers			
	1-25	26	27-35	36-99
0-12 mos.	1.30	1.27	1.23	1.15
13-24 mos.	1.20	1.18	1.15	1.10
25-36 mos.	1.10	1.09	1.07	1.05
37-48 mos.	1.00	1.00	1.00	1.00

3. Auto Policy Plus

Apply to BI, PD, UM/UIM, UMPD, MED, PIP, COMP, and COLL

Auto/Home Multi-Policy

Tiers 1-17	13%
Tiers 18-35	10%
Tiers 36-37	7%
Tiers 38-40	3%
Tiers 41-99	0%

Auto/Life Multi-Policy 5%
18% maximum total discount

4. Utility Vehicle Discount

25% - Apply to COMP and COLL

5. Safety Device Discounts

Passive Restraint - Apply to MED, PIP

Air Bag (Dr side only)	20%
Air Bag (Dr & Pass)	30%
Air Bag & Automatic Seat Belts	40%

Anti-Lock Brakes
5% - Apply to COLL

6. Good Student Discount

Apply to BI, PD, MED, UM/UIM, UMPD, PIP, COMP and COLL

BI,PD, UM/ Age <u>UIM, UMPD</u>					
		<u>PIP</u>	<u>MED</u>	<u>COMP</u>	<u>COLL</u>
16	0.82	0.85	0.72	0.85	0.78
17	0.83	0.86	0.74	0.85	0.80
18	0.84	0.87	0.76	0.85	0.82
19	0.85	0.88	0.79	0.85	0.82
20	0.86	0.90	0.82	0.85	0.86
21	0.87	0.92	0.85	0.85	0.90
22	0.88	0.93	0.88	0.85	0.92
23	0.89	0.94	0.91	0.85	0.94
24	0.90	0.95	0.94	0.85	0.96

7. Unverifiable MVR/International License Factor

1.35 - Apply to BI, PD, MED, PIP and COLL

8. Excluded Driver Factor

Apply to BI, PD, MED, PIP, COMP and COLL

Tiers 1-25	1.00
Tiers 26-35	1.10
Tiers 36-99	1.20

9. Driving Safety Course Discounts

10%- Apply to BI, PD, MED, PIP and COLL

10. Anti-Theft Device Discount

Apply to COMP Only

Active	5%
Passive	10%

11. Resident Student Discount

20% - Apply to BI, PD and COLL

12. Performance Vehicle Factor

1.20 - Apply to BI, PD, MED, PIP, COMP and COLL

13. Homeownership Discount

Apply to BI, PD, MED, PIP, COMP and COLL

Tiers 1 - 35	0%
Tiers 36-37	3%
Tiers 38 - 40	7%
Tiers 41 - 99	10%

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company

ARKANSAS AUTOMOBILE RATE MODIFICATION SUMMARY

A summary of frequently used rating factors and discounts follows. Refer to manual rules for more detailed information.

14. Sound Receiving and Transmitting Equipment (Renewals only)

Semi-Annual Premium: \$10
Maximum Limit: \$3000

19. Towing Coverage

Limit Per Disablement	Add'l Semi-Annual Premium Per Vehicle
\$75	\$1
\$100	\$2

15. Vehicle Conversion/Customization

Including Pick-ups, Panel Trucks
and Vans

Tiers 1 - 25	\$1 per \$100 of insurance
Tiers 26 - 35	\$3 per \$100 of insurance
Tiers 36 - 99	\$5 per \$100 of insurance

16. Substitute Transportation

<u>Limit</u> <u>Per Day/Occurrence</u>	<u>Premiums</u>	
	<u>Monoline</u>	<u>GrandProtect</u>
\$25/\$ 750		
Tiers 1 - 25	\$12	N/A
Tiers 26 - 35	\$25	N/A
Tiers 36 - 99	\$35	N/A
\$40/\$1200		
Tiers 1 - 25	\$18	\$4
Tiers 26 - 35	\$35	\$7
Tiers 36 - 99	\$50	\$10
\$75/\$ 2250		
Tiers 1 - 25	\$32	\$18
Tiers 26 - 35	\$64	\$36
Tiers 36 - 99	\$90	\$50
\$100/\$3000		
Tiers 1 - 25	\$42	\$28
Tiers 26 - 35	\$84	\$56
Tiers 36 - 99	\$118	\$78

17. Automobile Lease or Loan Gap Coverage

7% of COMP and COLL Premium

18. Custom Sound Equipment Coverage

Custom Audio, Visual & Data Elect. Equip.
(Including Accessories)

Semi-Annual Premium per Vehicle:

Tiers 1-35	\$15 per \$500 of insurance
Tiers 36-99	\$30 per \$500 of insurance

Tapes, Records, Discs or Other Media Only
(\$200 limit)

Semi-Annual Premium per Vehicle:

Tiers 1-25	\$8
Tiers 26-35	\$12
Tiers 36-99	\$16

SERFF Tracking Number: METX-125844645 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
 Company, ...
 Company Tracking Number: PA AR00054CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR00054CGR01

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto
 Abstract
 Filed 10/23/2008
Bypass Reason: Not Applicable.
Comments:

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison
 Survey
 Filed 10/23/2008
Comments:
Attachments:
 PPA Survey Form APCS MPC.PDF
 PPA Survey Form APCS MCAS.PDF

Review Status:
Satisfied -Name: NAIC loss cost data entry document
 Filed 10/23/2008
Comments:
Attachment:
 RF-1 Rate Filing Abstract NAIC Loss Cost Data MPC & MCAS.PDF

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp
 Filed 10/23/2008
Bypass Reason: Not Applicable
Comments:

Review Status:
Satisfied -Name: Uniform Transmittal Document-
 Property & Casualty
 Filed 10/23/2008
Comments:
Attachment:
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Review Status:
Satisfied -Name: Cover Letter Filed 10/23/2008
Comments:
Attachment:
Cover Letter.PDF

Review Status:
Satisfied -Name: Introduction Filed 10/23/2008
Comments:
Attachment:
Introduction.PDF

Review Status:
Satisfied -Name: Proposed Rate Change Filed 10/23/2008
Comments:
Attachment:
Proposed Rate Change.PDF

Review Status:
Satisfied -Name: Loss Experience Filed 10/23/2008
Comments:
Attachment:
Loss Experience.PDF

Review Status:
Satisfied -Name: Catastrophe Provision Filed 10/23/2008
Comments:
Attachment:
Catastrophe Provision.PDF

Review Status:
Satisfied -Name: Indication by Coverage Filed 10/23/2008

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Comments:

Attachment:

Indication by Coverage.PDF

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Review Status:
Satisfied -Name: Development Factors Filed 10/23/2008
Comments:
Attachment:
Development Factors.PDF

Review Status:
Satisfied -Name: Trend Filed 10/23/2008
Comments:
Attachment:
Trend.PDF

Review Status:
Satisfied -Name: Variable and Flat Expenses Filed 10/23/2008
Comments:
Attachment:
Variable and Flat Expenses.PDF

Review Status:
Satisfied -Name: Calculation of Investment Earning Filed 10/23/2008
Comments:
Attachment:
Calculation of Investment Earning.PDF

Review Status:
Satisfied -Name: Profit Provision Explanation Filed 10/23/2008
Comments:
Attachment:
Profit Provision Explanation.PDF

Review Status:
Satisfied -Name: Auto Policy Plus Exhibit Filed 10/23/2008

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Comments:

Attachment:

Auto Policy Plus Exhibit.PDF

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Review Status:
Satisfied -Name: ZIP Code Territorial Pages Filed 10/23/2008
Comments:
Attachment:
ZIP Code Territorial Pages.PDF

Review Status:
Satisfied -Name: e-mail from Becky Harrington Filed 10/23/2008
Comments:
Attachment:
e-mail from Becky Harrington.PDF

Review Status:
Satisfied -Name: RF-1 Rate Filing Abstract NAIC Filed 10/23/2008
Loss Cost Data MPC & MCAS,
Objection Response Letter 101708,
Zip Code Changes Exhibit
Comments:
Attachments:
RF-1 Rate Filing Abstract NAIC Loss Cost Data MPC & MCAS.PDF
Objection Response Letter 101708.PDF
Zip Code Changes Exhibit.PDF

Review Status:
Satisfied -Name: RF-1 MPC,RF-1 MCAS Filed 11/20/2008
Comments:
Attachments:
RF-1 MPC.PDF
RF-1 MCAS.PDF

Review Status:
Satisfied -Name: Objection Letter Response 11-4-08 Filed 11/20/2008
Comments:

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Attachment:

Objection Letter Response 11-4-08.PDF

SERFF Tracking Number: METX-125844645 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00054CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00054CGR01

Review Status:
Satisfied -Name: Objection Response letter 110708 Filed 11/20/2008
Comments:
Attachment:
Objection Response letter 110708.PDF

Review Status:
Satisfied -Name: RF-1 MPC, RF-1 MCAS Filed 11/20/2008
Comments:
Attachments:
RF-1 MPC.PDF
RF-1 MCAS.PDF

Review Status:
Satisfied -Name: Objection response letter Filed 11/20/2008
Comments:
Attachment:
Objection response letter.PDF

Review Status:
Satisfied -Name: RF-1 MPC, RF-1 MCAS Filed 11/20/2008
Comments:
Attachments:
RF-1 MPC.PDF
RF-1 MCAS.PDF

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 241-26298
 Company Name: Metropolitan Property and Casualty Insurance Company
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 11/30/08 NB and 01/04/09 RB

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 5-10 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
		Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$2,629	\$3,032	\$1,039	\$1,041	\$3,331	\$3,865	\$1,336	\$1,334	\$3,190	\$3,711	\$1,269	\$1,277	\$3,204	\$3,701	\$1,268	\$1,264	\$3,370	\$3,892	\$1,336	\$1,328
	100/300/50 Liability with Comprehensive and Collision		\$2,935	\$3,407	\$1,174	\$1,184	\$3,742	\$4,370	\$1,515	\$1,521	\$3,631	\$4,251	\$1,463	\$1,478	\$3,604	\$4,194	\$1,445	\$1,447	\$3,775	\$4,391	\$1,515	\$1,515
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,218	\$3,687	\$1,246	\$1,238	\$4,046	\$4,661	\$1,585	\$1,578	\$3,832	\$4,417	\$1,490	\$1,490	\$3,943	\$4,518	\$1,525	\$1,515	\$4,167	\$4,774	\$1,617	\$1,597
	100/300/50 Liability with Comprehensive and Collision		\$3,524	\$4,062	\$1,381	\$1,381	\$4,458	\$5,166	\$1,765	\$1,765	\$4,272	\$4,957	\$1,683	\$1,691	\$4,343	\$5,012	\$1,702	\$1,698	\$4,573	\$5,273	\$1,796	\$1,784
2003 Honda Odyssey "EX"	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,145	\$3,606	\$1,219	\$1,213	\$3,966	\$4,569	\$1,556	\$1,548	\$3,765	\$4,345	\$1,464	\$1,464	\$3,847	\$4,413	\$1,492	\$1,480	\$4,079	\$4,674	\$1,578	\$1,568
	100/300/50 Liability with Comprehensive and Collision		\$3,452	\$3,980	\$1,353	\$1,355	\$4,378	\$5,074	\$1,736	\$1,736	\$4,206	\$4,885	\$1,658	\$1,665	\$4,247	\$4,906	\$1,669	\$1,663	\$4,485	\$5,173	\$1,757	\$1,755
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,785	\$4,321	\$1,453	\$1,435	\$4,735	\$5,427	\$1,839	\$1,819	\$4,438	\$5,091	\$1,702	\$1,695	\$4,647	\$5,306	\$1,782	\$1,761	\$4,939	\$5,634	\$1,895	\$1,866
	100/300/50 Liability with Comprehensive and Collision		\$4,091	\$4,696	\$1,587	\$1,578	\$5,146	\$5,932	\$2,018	\$2,007	\$4,879	\$5,632	\$1,895	\$1,895	\$5,047	\$5,799	\$1,960	\$1,944	\$5,345	\$6,133	\$2,075	\$2,053
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,896	\$4,446	\$1,503	\$1,482	\$4,883	\$5,597	\$1,909	\$1,878	\$4,526	\$5,193	\$1,743	\$1,732	\$4,785	\$5,462	\$1,847	\$1,815	\$5,093	\$5,813	\$1,968	\$1,932
	100/300/50 Liability with Comprehensive and Collision		\$4,202	\$4,820	\$1,638	\$1,624	\$5,294	\$6,102	\$2,088	\$2,065	\$4,967	\$5,733	\$1,936	\$1,932	\$5,185	\$5,955	\$2,024	\$1,999	\$5,499	\$6,312	\$2,147	\$2,120
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$2,759	\$3,180	\$1,092	\$1,088	\$3,508	\$4,068	\$1,410	\$1,400	\$3,317	\$3,853	\$1,320	\$1,320	\$3,366	\$3,884	\$1,334	\$1,324	\$3,557	\$4,105	\$1,412	\$1,400
	100/300/50 Liability with Comprehensive and Collision		\$3,065	\$3,555	\$1,227	\$1,230	\$3,920	\$4,573	\$1,589	\$1,587	\$3,758	\$4,393	\$1,513	\$1,521	\$3,765	\$4,378	\$1,511	\$1,507	\$3,962	\$4,604	\$1,591	\$1,587

Assumptions to Use:

- 1 **Liability -Minimum \$25,000 per person**
- 2 **Bodily Injury \$50,000 per accident**
\$25,000 per accident
- 3 **Property Damage \$100 deductible per accident**
- 4 **Comprehensive & Collision \$250 deductible per accident**
- 5 **The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental**
- 7 **If male and female rates are different, use the highest of the two**

NAIC Number:	241-26298
Company Name:	Metropolitan Casualty Insurance Company
Contact Person:	Richard E. Collard
Telephone No.:	1-800-257-5049
Email Address:	rcollard@metlife.com
Effective Date:	11/30/08 NB and 01/04/09 RB

DISCOUNTS OFFERED:		
PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5-25	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	35, 40	%

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
Vehicle	Coverages	Gender Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,030	\$1,246	\$450	\$474	\$1,388	\$1,691	\$614	\$638	\$1,451	\$1,767	\$644	\$665	\$1,227	\$1,488	\$538	\$564	\$1,240	\$1,505	\$544	\$567
	Minimum Liability with Comprehensive and Collision		\$2,369	\$2,732	\$938	\$944	\$2,999	\$3,483	\$1,205	\$1,203	\$2,876	\$3,346	\$1,147	\$1,152	\$2,886	\$3,335	\$1,143	\$1,143	\$3,040	\$3,508	\$1,203	\$1,199
	100/300/50 Liability with Comprehensive and Collision		\$2,644	\$3,067	\$1,061	\$1,069	\$3,372	\$3,937	\$1,367	\$1,371	\$3,272	\$3,834	\$1,320	\$1,332	\$3,247	\$3,779	\$1,305	\$1,307	\$3,405	\$3,959	\$1,365	\$1,365
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,030	\$1,246	\$450	\$474	\$1,388	\$1,691	\$614	\$638	\$1,451	\$1,767	\$644	\$665	\$1,227	\$1,488	\$538	\$564	\$1,240	\$1,505	\$544	\$567
	Minimum Liability with Comprehensive and Collision		\$2,898	\$3,321	\$1,123	\$1,121	\$3,645	\$4,198	\$1,431	\$1,424	\$3,452	\$3,982	\$1,344	\$1,346	\$3,549	\$4,068	\$1,375	\$1,369	\$3,758	\$4,304	\$1,457	\$1,441
	100/300/50 Liability with Comprehensive and Collision		\$3,173	\$3,656	\$1,246	\$1,246	\$4,017	\$4,653	\$1,593	\$1,591	\$3,847	\$4,469	\$1,517	\$1,525	\$3,910	\$4,512	\$1,537	\$1,533	\$4,122	\$4,754	\$1,619	\$1,607
2003 Honda Odyssey "EX"	Minimum Liability		\$1,030	\$1,246	\$450	\$474	\$1,388	\$1,691	\$614	\$638	\$1,451	\$1,767	\$644	\$665	\$1,227	\$1,488	\$538	\$564	\$1,240	\$1,505	\$544	\$567
	Minimum Liability with Comprehensive and Collision		\$2,833	\$3,249	\$1,102	\$1,100	\$3,570	\$4,113	\$1,404	\$1,398	\$3,395	\$3,918	\$1,322	\$1,324	\$3,465	\$3,974	\$1,346	\$1,338	\$3,680	\$4,216	\$1,422	\$1,414
	100/300/50 Liability with Comprehensive and Collision		\$3,108	\$3,584	\$1,225	\$1,225	\$3,943	\$4,567	\$1,566	\$1,566	\$3,791	\$4,405	\$1,496	\$1,503	\$3,826	\$4,419	\$1,507	\$1,502	\$4,044	\$4,666	\$1,583	\$1,580
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,030	\$1,246	\$450	\$474	\$1,388	\$1,691	\$614	\$638	\$1,451	\$1,767	\$644	\$665	\$1,227	\$1,488	\$538	\$564	\$1,240	\$1,505	\$544	\$567
	Minimum Liability with Comprehensive and Collision		\$3,411	\$3,890	\$1,310	\$1,299	\$4,263	\$4,887	\$1,661	\$1,640	\$3,999	\$4,588	\$1,535	\$1,531	\$4,187	\$4,778	\$1,607	\$1,591	\$4,454	\$5,078	\$1,708	\$1,683
	100/300/50 Liability with Comprehensive and Collision		\$3,686	\$4,226	\$1,433	\$1,424	\$4,635	\$5,341	\$1,823	\$1,808	\$4,395	\$5,076	\$1,708	\$1,710	\$4,547	\$5,222	\$1,769	\$1,755	\$4,818	\$5,528	\$1,870	\$1,849
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,030	\$1,246	\$450	\$474	\$1,388	\$1,691	\$614	\$638	\$1,451	\$1,767	\$644	\$665	\$1,227	\$1,488	\$538	\$564	\$1,240	\$1,505	\$544	\$567
	Minimum Liability with Comprehensive and Collision		\$3,512	\$4,003	\$1,355	\$1,340	\$4,395	\$5,041	\$1,722	\$1,695	\$4,077	\$4,680	\$1,574	\$1,562	\$4,308	\$4,918	\$1,663	\$1,642	\$4,592	\$5,240	\$1,773	\$1,741
	100/300/50 Liability with Comprehensive and Collision		\$3,787	\$4,339	\$1,478	\$1,464	\$4,768	\$5,495	\$1,884	\$1,862	\$4,473	\$5,168	\$1,747	\$1,741	\$4,668	\$5,363	\$1,825	\$1,806	\$4,957	\$5,690	\$1,934	\$1,907
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,030	\$1,246	\$450	\$474	\$1,388	\$1,691	\$614	\$638	\$1,451	\$1,767	\$644	\$665	\$1,227	\$1,488	\$538	\$564	\$1,240	\$1,505	\$544	\$567
	Minimum Liability with Comprehensive and Collision		\$2,488	\$2,867	\$985	\$985	\$3,159	\$3,664	\$1,273	\$1,264	\$2,989	\$3,473	\$1,191	\$1,193	\$3,030	\$3,498	\$1,203	\$1,199	\$3,210	\$3,701	\$1,273	\$1,264
	100/300/50 Liability with Comprehensive and Collision		\$2,763	\$3,202	\$1,108	\$1,110	\$3,531	\$4,118	\$1,435	\$1,431	\$3,385	\$3,960	\$1,365	\$1,373	\$3,391	\$3,943	\$1,365	\$1,363	\$3,574	\$4,152	\$1,435	\$1,429

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #			
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number			
	Company Name			Company NAIC Number
3.	A.	Metropolitan Property and Casualty Insurance Company	B.	241-26298

	Product Coding Matrix Line of Business (i.e., Type of Insurance)			Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	919	0.0	7/15/2004	703	187	26.6	58.3
2005	942	-3.1	3/31/2005	982	521	53.1	57.3
2005	942	-3.7	7/30/2005	982	521	53.1	57.3
2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6
2007	1,688	4.5	3/15/2008	2,729	1,635	59.9	50.3

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.9
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	
F. TOTAL	36.81

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 65.8 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -11.8 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

Old 11 to new territory 11 not including Auto Policy Plus in tiers 1-17.

Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	Metropolitan Casualty Insurance Company	B.	241-40169

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	919	0.0	7/15/2004	703	187	26.6	58.3
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2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6
2007	1,688	4.5	3/15/2008	2,729	1,635	59.9	50.3

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.90
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	
F. TOTAL	36.81

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 65.8 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -11.8 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

Old 11 to new territory 11 not including Auto Policy Plus in tiers 1-17.

Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

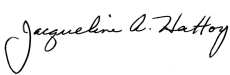
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Metropolitan Property and Casualty Insurance Company				Group NAIC #	241
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Metropolitan Property and Casualty Insurance Company	RI	26298	13-2725441			
Metropolitan Casualty Insurance Company	RI	40169	05-0393243			

5. Company Tracking Number	PA AR00054CGR01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jacqueline A. Hattoy 700 Quaker Lane Warwick RI 02887	Sr. State Filing Specialist	800-257-5049	401-827-3929	jhattory@metlife.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Jacqueline A. Hattoy			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto		
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)		
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]			
12. Company Program Title (Marketing Title)	Private Passenger Auto		
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14. Effective Date(s) Requested	New: 11/30/2008	Renewal: 01/04/2009	
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
16. Reference Organization (if applicable)			
17. Reference Organization # & Title			
18. Company's Date of Filing	October 3, 2008		
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	PA AR00054CGR01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

AR MPC/MCAS Auto rate and rule revision. Please refer to the filing introduction for details.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
	<div data-bbox="185 1461 295 1516"> Check #: Amount: </div> <div data-bbox="159 1757 1304 1812"> Refer to each state's checklist for additional state specific requirements or instructions on calculating fees. </div>

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

MetLife Auto & Home®
700 Quaker Lane
Warwick, RI 02887



October 3, 2008

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY
Private Passenger Automobile Program
Rate and Rule Revision

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Metropolitan Property and Casualty Insurance Company and Metropolitan Casualty Insurance Company hereby submit a revision of their Private Passenger Automobile Insurance Programs' rates and rules. We have enclosed an explanatory memorandum which describes the proposed changes in detail.

We propose to implement this filing with respect to new business written on and after November 30, 2008 and with respect to renewal business effective on and after January 4, 2009.

If you have any questions regarding this SERFF submission, an objection letter should be submitted through SERFF to Jacqueline Hattoy. In addition, Jacqueline Hattoy can be reached by telephone at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

A handwritten signature in black ink that reads "Richard E. Collard". The signature is written in a cursive, flowing style.

Richard E. Collard
Manager
State Filings

**Metropolitan Property & Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Automobile Rate Revision

Introduction

The automobile rates currently used by Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company were filed with the Arkansas Insurance Department, effective March 15, 2008.

The following changes are proposed effective November 30, 2008 for New Business and January 4, 2009 for Renewal Business:

I. Rate Change

	<u>Liability</u>	<u>No Fault</u>	<u>Phys Dam</u>	<u>Total</u>
Base Rates	4.1%	1.9%	-0.5%	2.0%
Overall	4.1%	1.9%	-0.5%	2.0%

II. Summary

1. Base Rates

Base Rates are revised by territory and coverage.

2. Model Year Factors

Rate Pages have been updated to display factors for model year 2009 for Comprehensive and Collision coverages.

3. Auto Policy Plus

The Auto Policy Plus discount percentages and tier variations have changed as follows:

<u>Present</u>	<u>Proposed</u>
1-35: 10%	1-17: 13%
36-37: 7%	18-35: 10%
38-40: 3%	36-37: 7%
41-99: 0%	38-40: 3%
	41-99: 0%

4. New Business Tier Assignment Changes

Updates will be implemented which will impact Tier Point Assignments for Conditions: **1a, 1d, 5e, 5g, 5h, 7e, 7f, 7g, 10b, 10c, and 20.**

Renewal Business Tier Assignment Changes

Updates will be implemented which will impact Tier Point Assignments for Condition **2.**

5. Territory Changes

Zip code deletions and reconfigurations have been made based on loss experience and/or supporting field input. These changes relate to specific zip codes from territory 5 “Central” which have been moved to both 11 and 28. Zip Codes from territory 23 “NW County’s” have been moved to territory 27. In addition, two newly created territories 29 (“Crawford/Sebastian”) and 30 (“Benton/Washington”) have been formed from zip codes derived from existing territories 3 and 9. Please refer to the zip code change exhibit provided.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

SUMMARY OF RATE LEVEL INDICATIONS

	Acc Yr Ending 03/2008	Projected Loss &	Indicated Rate	Proposed Rate
<u>Coverage</u>	<u>Earn Prem.</u>	<u>LAE Ratio</u>	<u>Change</u>	<u>Change</u>
Bodily Injury	687,555	79.2%	5.5%	2.8%
Property Damage	472,808	94.6%	19.5%	8.5%
Medical Payments	4,109	83.0%	1.5%	-0.7%
Uninsured/Underinsured Motorist - BI	244,922	35.9%	-4.7%	-0.4%
Uninsured Motorist - PD	34,522	134.0%	18.3%	5.0%
Liability Coverage	1,443,916	77.8%	8.6%	4.1%
No Fault	93,941	111.8%	14.6%	1.9%
Comprehensive	329,602	58.4%	-0.1%	0.1%
Collision	837,339	52.8%	-4.7%	-0.8%
Towing	9,675	19.9%	-16.0%	0.0%
Physical Damage Coverage	1,176,616	54.0%	-3.5%	-0.5%
Total	2,714,474	68.4%	3.6%	2.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPOSED RATE LEVEL CHANGE

	Territory	BI	PD	MED	UMBI/UIMBI	UMPD	NF	COMP	COLL	TOW	LIAB	NF	PHYS	TOTAL
1	Scatterd	8.5%	8.0%	-0.7%	-0.7%	-0.7%	-0.7%	0.2%	0.2%	0.0%	6.1%	-0.7%	0.2%	3.2%
2	NWLittleRock	4.6%	15.1%	-0.7%	-0.7%	-0.7%	2.7%	-0.7%	4.7%	0.0%	6.8%	2.7%	3.5%	5.3%
3	FtSmith	-0.7%	11.1%	-0.7%	-0.7%	-0.7%	10.7%	0.4%	-4.7%	0.0%	3.2%	10.7%	-3.2%	0.6%
4	MphsSub	3.1%	8.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.1%	-5.1%	0.0%	4.1%	-0.7%	-3.3%	0.2%
5	Central	2.8%	9.6%	-0.7%	-0.7%	-0.7%	12.1%	0.3%	-1.8%	0.0%	4.3%	12.1%	-1.2%	1.7%
6	Txarkna	8.5%	9.2%	-0.7%	-0.7%	-0.7%	2.8%	0.0%	-1.6%	0.0%	6.4%	2.8%	-1.1%	3.2%
7	EIDorado	5.5%	9.2%	-0.7%	-0.7%	-0.7%	3.1%	0.0%	0.2%	0.0%	4.9%	3.1%	0.1%	2.4%
8	Jnsboro	7.6%	17.9%	-0.7%	-0.7%	10.3%	2.4%	0.1%	-1.3%	0.0%	9.6%	2.4%	-0.8%	4.7%
9	Fyettvle	-0.7%	0.7%	-0.7%	-0.7%	11.7%	-0.7%	0.3%	0.9%	0.0%	0.1%	-0.7%	0.7%	0.3%
10	HotSpring	4.6%	11.5%	-0.7%	-0.7%	32.4%	9.2%	0.3%	-3.5%	0.0%	6.4%	9.2%	-2.5%	3.5%
11	Conway	7.6%	12.3%	-0.7%	-0.7%	-0.7%	2.5%	0.2%	-4.0%	0.0%	7.6%	2.5%	-2.6%	2.9%
12	Saline	5.8%	9.2%	-0.7%	9.2%	-0.7%	9.9%	0.2%	4.3%	0.0%	7.3%	9.9%	3.1%	5.4%
21	S Cntys	7.5%	5.4%	-0.7%	-0.7%	-0.7%	2.6%	0.1%	6.2%	0.0%	5.8%	2.6%	4.3%	5.0%
22	NE Cntys	4.9%	20.4%	-0.7%	-0.7%	10.3%	2.7%	0.1%	2.6%	0.0%	9.5%	2.7%	1.7%	5.8%
23	NW Cntys	7.9%	4.7%	-0.7%	-0.7%	-0.7%	-0.7%	0.1%	-2.6%	0.0%	5.4%	-0.7%	-1.7%	2.3%
24	PinBluff	0.4%	5.3%	-0.7%	-0.7%	-0.7%	2.5%	0.0%	-4.6%	0.0%	1.5%	2.5%	-3.3%	-0.6%
25	SELittleRock	2.1%	15.3%	-0.7%	-0.7%	-0.7%	-0.7%	0.5%	1.1%	0.0%	6.3%	-0.7%	0.9%	4.0%
26	HtSprngVI	8.6%	15.6%	-0.7%	-0.7%	-0.7%	2.6%	0.3%	-0.2%	0.0%	8.6%	2.6%	-0.1%	4.5%
27	MorrillRussell	8.5%	7.9%	-0.7%	-0.7%	-0.7%	3.1%	0.1%	-1.7%	0.0%	5.8%	3.1%	-1.1%	2.6%
28	Central2	3.0%	10.0%	-0.7%	10.3%	-0.7%	5.7%	0.3%	5.4%	0.0%	6.3%	5.7%	3.7%	5.2%
29	Crawford/Set	-0.7%	6.7%	-0.7%	-0.7%	-0.7%	-0.7%	0.4%	-5.3%	0.0%	1.9%	-0.7%	-3.6%	-0.5%
30	Benton/Wast	-0.7%	2.1%	-0.7%	-0.7%	11.7%	-0.7%	0.3%	-7.8%	0.0%	0.6%	-0.7%	-5.4%	-2.1%
	TOTAL	2.8%	8.5%	-0.7%	-0.4%	5.0%	1.9%	0.1%	-0.8%	0.0%	4.1%	1.9%	-0.5%	2.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Total Limits Accident Year Loss Experience (Developed, Onlevel, & Trended)

Private Passenger Automobile

ARKANSAS

Year Ending:	03/04	03/05	03/06	03/07	03/08	Totals	
						3-Yr	5-Yr
BODILY INJURY	59.1	20.5	34.2	117.8	53.8	71.8	65.6
PROPERTY DAMAGE	91.0	60.1	103.8	73.6	77.4	81.4	80.1
MEDICAL PAYMENTS	0.0	0.0	170.9	0.0	63.8	49.7	49.7
UNINSURED MOTORIST - BI	0.0	8.4	0.0	18.7	72.3	39.8	33.4
UNINSURED MOTORIST - PD	140.9	245.1	69.9	189.3	90.7	121.6	131.1
LIABILITY:	60.6	34.9	52.0	87.2	65.5	70.3	66.0
NO FAULT:	109.1	22.2	116.5	66.4	117.4	99.8	93.0
COMPREHENSIVE	88.8	28.8	42.7	35.9	45.3	41.7	44.5
COLLISION	40.8	52.5	53.8	49.3	37.7	44.5	44.9
TOWING	22.2	17.8	25.4	15.4	13.0	16.3	17.0
PHYSICAL DAMAGE:	53.6	45.7	50.5	45.4	39.5	43.5	44.5
TOTAL:	59.1	39.1	53.4	68.2	55.4	59.4	57.4
Earned Premium (000):	\$698	\$747	\$1,125	\$1,949	\$2,601	\$5,675	\$7,120

Loss Data Evaluated as of 03/31/08

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

TERRITORIAL LOSS RATIO

Private Passenger Automobile

ARKANSAS

TOTAL LIMITS STATE TOTAL (Developed, Onlevel, & Trended)
(Losses evaluated as of 03/31/08)

Territory	Expo. Distrib						Totals	
		03/04	03/05	03/06	03/07	03/08	3-Yr	5-Yr
1 Scatterd	2.8	0.0	49.7	3.6	29.9	60.7	41.1	39.3
2 NWLtlRock	18.4	83.1	38.8	123.9	40.7	58.6	61.6	61.7
3 FtSmith	8.6	73.4	11.6	43.1	43.7	43.3	43.4	43.0
4 MphsSub	1.5	12.8	133.3	9.8	32.0	26.8	24.0	42.1
5 Central	0.2	0.0	3.6	0.0	0.0	0.0	0.0	0.5
6 Txarkna	0.2	17.8	0.0	43.5	7.0	0.0	15.4	13.6
7 ElDorado	0.8	3.3	0.0	0.0	0.0	54.1	36.0	33.1
8 Jnsboro	4.3	61.7	1.4	38.8	85.8	79.7	76.0	70.0
9 Fyettvle	17.4	110.8	71.4	35.3	66.8	32.9	45.2	49.8
10 HotSpring	1.8	95.8	1.7	0.5	231.3	56.6	84.1	70.8
11 Conway	3.1	41.2	0.0	4.9	687.3	88.9	256.6	225.5
12 Saline	1.3	204.1	70.9	20.1	84.3	227.6	114.8	122.4
21 S Cntys	2.0	2.3	37.7	36.6	193.4	44.6	88.8	64.4
22 NE Cntys	2.3	19.7	8.6	65.3	133.0	114.8	106.6	72.6
23 NW Cntys	3.9	55.3	26.9	21.2	35.3	53.6	41.2	41.2
24 PinBluff	1.5	3.7	71.1	0.0	9.7	2.6	4.4	14.1
25 SELtlRck	3.1	12.6	8.5	179.1	44.1	2.6	66.9	47.9
26 HtSprgVl	0.8	11.8	58.9	57.4	36.5	126.8	88.5	75.4
27 MorrillRusse	0.6	0.0	0.0	0.0	30.0	0.5	11.8	10.9
28 Central2	2.9	44.8	41.3	117.0	50.1	180.9	121.8	101.3
29 Crawford/Se	3.6	0.0	122.1	17.6	40.6	61.4	44.8	46.7
30 Benton/Wash	18.7	70.0	30.0	17.1	35.5	45.0	35.9	36.9
Statewide	100.0	59.1	39.1	53.4	68.2	55.4	59.4	57.4

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Catastrophe Allowance
ARKANSAS
Comprehensive

Loss Data as of: 03/2008

Accident <u>Year</u>	A Comprehensive Loss and ALAE <u>excl Catastrophe</u>	B Comprehensive Catastrophe <u>Loss and ALAE</u>	C Comprehensive Loss and ALAE <u>incl Catastrophe</u>	D=1+(B/A) Cat/Non-Cat <u>Provision</u>
20011	\$20,292	\$7,169	\$27,462	1.353
20021	\$56,782	\$1,090	\$57,872	1.019
20031	\$38,024	\$6,376	\$44,400	1.168
20041	\$36,128	\$0	\$36,128	1.000
20051	\$14,417	\$2,861	\$17,278	1.198
20061	\$35,350	\$148,862	\$184,213	5.211
20071	\$62,620	\$0	\$62,620	1.000
20081	\$125,780	\$23,785	\$149,565	1.189
8 Year Average:				1.488
Selected Catastrophe Provision:				1.250

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	266,013	459,837	615,892
2)	On Level Factors	1.208	1.163	1.116
3)	Historical Premium Trend Factors	0.908	0.953	1.000
4)	Projected Premium Trend Factors	0.946	0.946	0.946
5)	Current On-Level Trended Earned Premium 1x2x3x4	276,122	482,185	650,281
6)	Incurred Loss & ALAE	110,168	610,807	347,329
7)	Development Factors	1.000	1.050	1.103
8)	Historical Loss Trend Factors	0.939	0.969	1.000
9)	Projected Loss Trend Factors	0.913	0.913	0.913
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	94,465	567,529	349,695
11)	Projected Loss & ALAE Ratios 10/5	34.2%	117.7%	53.8%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			70.3%
14)	ULAE Factor			1.127
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			79.2%
17)	Credibility			29.8%
18)	Complement of Credibility Permissible Loss & LAE Ratio			66.9%
19)	Credibility Weighted Loss & LAE Ratio			70.6%
20)	Indicated Rate Change			5.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	188,000	321,890	429,421
2)	On Level Factors	1.217	1.158	1.101
3)	Historical Premium Trend Factors	0.908	0.953	1.000
4)	Projected Premium Trend Factors	0.922	0.922	0.922
5)	Current On-Level Trended Earned Premium 1x2x3x4	191,506	327,495	435,804
6)	Incurred Loss & ALAE	190,325	211,171	278,352
7)	Development Factors	1.000	1.100	1.177
8)	Historical Loss Trend Factors	1.013	1.007	1.000
9)	Projected Loss Trend Factors	1.030	1.030	1.030
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	198,667	240,891	337,543
11)	Projected Loss & ALAE Ratios 10/5	103.7%	73.6%	77.5%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			84.0%
14)	ULAE Factor			1.127
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			94.6%
17)	Credibility			47.0%
18)	Complement of Credibility Permissible Loss & LAE Ratio			66.9%
19)	Credibility Weighted Loss & LAE Ratio			79.9%
20)	Indicated Rate Change			19.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

MEDICAL EXPENSE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	492	2,373	4,109
2)	On Level Factors	1.000	1.000	1.000
3)	Historical Premium Trend Factors	1.000	1.000	1.000
4)	Projected Premium Trend Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	492	2,373	4,109
6)	Incurred Loss & ALAE	1,000	0	3,000
7)	Development Factors	0.981	0.959	0.958
8)	Historical Loss Trend Factors	0.939	0.969	1.000
9)	Projected Loss Trend Factors	0.913	0.913	0.913
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	841	0	2,623
11)	Projected Loss & ALAE Ratios 10/5	170.9%	0.0%	63.8%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			73.6%
14)	ULAE Factor			1.127
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			83.0%
17)	Credibility			6.1%
18)	Complement of Credibility Permissible Loss & LAE Ratio			66.9%
19)	Credibility Weighted Loss & LAE Ratio			67.9%
20)	Indicated Rate Change			1.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

NO FAULT RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	41,847	73,279	93,932
2)	On Level Factors	1.019	1.001	1.000
3)	Historical Premium Trend Factors	0.843	0.918	1.000
4)	Projected Premium Trend Factors	0.923	0.923	0.923
5)	Current On-Level Trended Earned Premium 1x2x3x4	33,184	62,165	86,749
6)	Incurred Loss & ALAE	31,474	35,301	80,063
7)	Development Factors	1.023	1.064	1.261
8)	Historical Loss Trend Factors	1.190	1.091	1.000
9)	Projected Loss Trend Factors	1.008	1.008	1.008
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	38,627	41,303	101,757
11)	Projected Loss & ALAE Ratios 10/5	116.4%	66.4%	117.3%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			99.2%
14)	ULAE Factor			1.127
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			111.8%
17)	Credibility			21.7%
18)	Complement of Credibility Permissible Loss & LAE Ratio			66.9%
19)	Credibility Weighted Loss & LAE Ratio			76.7%
20)	Indicated Rate Change			14.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	99,168	181,396	244,610
2)	On Level Factors	1.024	1.016	1.001
3)	Historical Premium Trend Factors	1.004	1.002	1.000
4)	Projected Premium Trend Factors	0.989	0.989	0.989
5)	Current On-Level Trended Earned Premium 1x2x3x4	100,867	182,740	242,327
6)	Incurred Loss & ALAE	0	30,298	106,881
7)	Development Factors	1.146	1.273	1.794
8)	Historical Loss Trend Factors	0.939	0.969	1.000
9)	Projected Loss Trend Factors	0.913	0.913	0.913
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	0	34,139	175,117
11)	Projected Loss & ALAE Ratios 10/5	0.0%	18.7%	72.3%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			31.8%
14)	ULAE Factor			1.127
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			35.9%
17)	Credibility			10.1%
18)	Complement of Credibility Permissible Loss & LAE Ratio			66.9%
19)	Credibility Weighted Loss & LAE Ratio			63.8%
20)	Indicated Rate Change			-4.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	10,650	23,239	32,647
2)	On Level Factors	1.051	1.051	1.057
3)	Historical Premium Trend Factors	0.976	0.988	1.000
4)	Projected Premium Trend Factors	0.991	0.991	0.991
5)	Current On-Level Trended Earned Premium 1x2x3x4	10,827	23,914	34,217
6)	Incurred Loss & ALAE	7,450	49,059	35,288
7)	Development Factors	0.989	0.979	1.019
8)	Historical Loss Trend Factors	1.191	1.091	1.000
9)	Projected Loss Trend Factors	0.863	0.863	0.863
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	7,573	45,233	31,034
11)	Projected Loss & ALAE Ratios 10/5	69.9%	189.2%	90.7%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			118.9%
14)	ULAE Factor			1.127
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			134.0%
17)	Credibility			18.2%
18)	Complement of Credibility Permissible Loss & LAE Ratio			66.9%
19)	Credibility Weighted Loss & LAE Ratio			79.1%
20)	Indicated Rate Change			18.3%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COMPREHENSIVE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	170,118	279,524	348,194
2)	On Level Factors	0.764	0.852	0.947
3)	Historical Premium Trend Factors	0.914	0.956	1.000
4)	Projected Premium Trend Factors	0.998	0.998	0.998
5)	Current On-Level Trended Earned Premium 1x2x3x4	118,517	227,194	329,019
6)	Incurred Loss & ALAE	35,350	62,620	125,780
7)	Development Factors	1.000	1.000	1.000
8)	Historical Loss Trend Factors	1.210	1.100	1.000
9)	Projected Loss Trend Factors	1.184	1.184	1.184
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	50,634	81,540	148,894
11)	Projected Loss & ALAE Ratios 10/5	42.7%	35.9%	45.3%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			41.2%
14)	ULAE Factor			1.134
15)	Catastrophe Provision			1.250
16)	Projected Loss & LAE Ratio 13x14x15			58.4%
17)	Credibility			50.9%
18)	Complement of Credibility Permissible Loss & LAE Ratio			58.5%
19)	Credibility Weighted Loss & LAE Ratio			58.5%
20)	Indicated Rate Change			-0.1%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COLLISION RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	344,655	600,839	822,970
2)	On Level Factors	0.901	0.988	1.017
3)	Historical Premium Trend Factors	0.984	0.992	1.000
4)	Projected Premium Trend Factors	1.036	1.036	1.036
5)	Current On-Level Trended Earned Premium 1x2x3x4	316,358	610,123	867,209
6)	Incurred Loss & ALAE	165,442	319,162	391,862
7)	Development Factors	1.000	1.000	0.966
8)	Historical Loss Trend Factors	1.191	1.091	1.000
9)	Projected Loss Trend Factors	0.863	0.863	0.863
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	170,027	300,538	326,599
11)	Projected Loss & ALAE Ratios 10/5	53.7%	49.3%	37.7%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			46.5%
14)	ULAE Factor			1.134
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			52.8%
17)	Credibility			47.8%
18)	Complement of Credibility Permissible Loss & LAE Ratio			58.5%
19)	Credibility Weighted Loss & LAE Ratio			55.8%
20)	Indicated Rate Change			-4.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

TOWING RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2006	03/2007	03/2008
1)	Earned Premium	4,309	7,077	9,679
2)	On Level Factors	0.947	0.992	1.000
3)	Historical Premium Trend Factors	1.000	1.000	1.000
4)	Projected Premium Trend Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	4,082	7,017	9,675
6)	Incurred Loss & ALAE	1,037	1,082	1,184
7)	Development Factors	1.000	1.001	1.066
8)	Historical Loss Trend Factors	1.000	1.000	1.000
9)	Projected Loss Trend Factors	1.000	1.000	1.000
10)	Ultimate Trended Incurred Loss & ALAE 6x7x8x9	1,037	1,083	1,262
11)	Projected Loss & ALAE Ratios 10/5	25.4%	15.4%	13.0%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss & ALAE Ratio 11x12			17.6%
14)	ULAE Factor			1.134
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			19.9%
17)	Credibility			24.3%
18)	Complement of Credibility Permissible Loss & LAE Ratio			58.5%
19)	Credibility Weighted Loss & LAE Ratio			49.1%
20)	Indicated Rate Change			-16.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

BODILY INJURY

Total Limits Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-00	37,836	35,121	32,766	32,766	32,766	32,766
Mar-01	87,583	75,073	75,073	75,073	75,073	75,073
Mar-02	22,440	37,218	25,631	25,631	25,631	25,631
Mar-03	33,098	103,509	120,193	120,872	121,344	121,344
Mar-04	58,313	105,985	117,340	114,662	114,662	
Mar-05	38,874	40,974	42,509	42,508		
Mar-06	103,499	109,884	110,168			
Mar-07	595,703	610,807				
Mar-08	347,329					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-00				1.000	1.000
Mar-01			1.000	1.000	1.000
Mar-02		0.689	1.000	1.000	1.000
Mar-03	3.127	1.161	1.006	1.004	1.000
Mar-04	1.818	1.107	0.977	1.000	
Mar-05	1.054	1.037	1.000		
Mar-06	1.062	1.003			
Mar-07	1.025				
ARKANSAS Average	1.617	0.999	0.997	1.001	1.000
THREE YR AVG	1.047	1.049	0.994	1.001	1.000
AVG EX HI/LO	1.311	1.049	1.000	1.000	1.000
WEIGHTED AVG	1.171	1.046	0.995	1.001	1.000

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	1.050	1.050	1.000	1.000	1.000
To Ultimate	1.103	1.050	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE
Total Limits Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-00	65,067	73,235	73,235	73,235	73,235	73,235
Mar-01	30,995	30,247	30,247	30,247	30,247	30,247
Mar-02	59,912	64,161	64,161	64,161	64,161	64,161
Mar-03	79,064	83,468	83,468	106,405	87,674	88,205
Mar-04	79,168	78,675	95,925	90,400	90,400	
Mar-05	59,729	66,919	66,919	66,919		
Mar-06	170,374	172,412	190,325			
Mar-07	194,992	211,171				
Mar-08	278,352					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-00				1.000	1.000
Mar-01			1.000	1.000	1.000
Mar-02		1.000	1.000	1.000	1.000
Mar-03	1.056	1.000	1.275	0.824	1.006
Mar-04	0.994	1.219	0.942	1.000	
Mar-05	1.120	1.000	1.000		
Mar-06	1.012	1.104			
Mar-07	1.083				
ARKANSAS Average	1.053	1.065	1.043	0.965	1.002
THREE YR AVG	1.072	1.108	1.072	0.941	1.002
AVG EX HI/LO	1.050	1.035	1.000	1.000	1.000
WEIGHTED AVG	1.050	1.076	1.051	0.949	1.002

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	1.070	1.100	1.000	1.000	1.000
To Ultimate	1.177	1.100	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

MEDICAL PAYMENTS
Total Limits Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-00	0	0	0	0	0	0
Mar-01	0	0	0	0	0	0
Mar-02	0	0	0	0	0	0
Mar-03	0	0	0	0	0	0
Mar-04	0	0	0	0	0	
Mar-05	0	0	0	0		
Mar-06	3,700	1,000	1,000			
Mar-07	0	0				
Mar-08	3,000					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-00			-	-	
Mar-01		-	-	-	
Mar-02		-	-	-	
Mar-03	-	-	-	-	
Mar-04	-	-	-		
Mar-05	-	-	-		
Mar-06		0.270	1.000		
Mar-07	-				
ARKANSAS Average	0.270	1.000	-	-	-
THREE YR AVG	0.270	1.000	-	-	-
AVG EX HI/LO	0.270	1.000	-	-	-
WEIGHTED AVG	0.270	1.000	-	-	-

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	0.998	0.978	0.986	0.995	1.000
To Ultimate	0.958	0.959	0.981	0.995	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

NO FAULT

Total Limits Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-00	16,148	15,901	14,333	14,333	14,333	14,333
Mar-01	12,131	13,331	13,331	13,331	13,331	13,331
Mar-02	9,837	11,669	11,669	11,669	11,669	11,669
Mar-03	29,075	35,100	36,106	29,959	29,959	29,959
Mar-04	11,654	13,854	14,751	14,751	14,751	
Mar-05	13,834	3,726	3,726	3,726		
Mar-06	32,978	31,474	31,474			
Mar-07	52,207	35,301				
Mar-08	80,063					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-00				1.000	1.000
Mar-01			1.000	1.000	1.000
Mar-02		1.000	1.000	1.000	1.000
Mar-03	1.207	1.029	0.830	1.000	1.000
Mar-04	1.189	1.065	1.000	1.000	
Mar-05	0.269	1.000	1.000		
Mar-06	0.954	1.000			
Mar-07	0.676				
ARKANSAS Average	0.859	1.019	0.966	1.000	1.000
THREE YR AVG	0.633	1.022	0.943	1.000	1.000
AVG EX HI/LO	0.940	1.010	1.000	1.000	1.000
WEIGHTED AVG	0.855	1.020	0.923	1.000	1.000

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	1.185	1.040	1.015	1.003	1.005
To Ultimate	1.261	1.064	1.023	1.008	1.005

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY
Total Limits Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-00	13,110	5,802	5,802	5,802	5,802	5,802
Mar-01	6,510	1,300	1,300	1,300	1,300	1,300
Mar-02	0	0	0	0	0	0
Mar-03	0	0	0	0	0	0
Mar-04	0	0	0	0	0	
Mar-05	8,101	5,713	5,713	5,713		
Mar-06	0	0	0			
Mar-07	32,922	30,298				
Mar-08	106,881					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-00				1.000	1.000
Mar-01			1.000	1.000	1.000
Mar-02	-	-	-	-	-
Mar-03	-	-	-	-	-
Mar-04	-	-	-	-	-
Mar-05	0.705	1.000	1.000		
Mar-06	-	-			
Mar-07	0.920				
ARKANSAS Average	0.813	1.000	1.000	1.000	1.000
THREE YR AVG	0.813	1.000	1.000	-	1.000
AVG EX HI/LO	#DIV/0!	1.000	#DIV/0!	#DIV/0!	#DIV/0!
WEIGHTED AVG	0.878	1.000	1.000	1.000	1.000

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	1.409	1.111	1.072	1.037	1.031
To Ultimate	1.794	1.273	1.146	1.069	1.031

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE
Total Limits Incurred Losses

Accident Year	Months of Development					
<u>Ending</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-00	0	0	0	0	0	0
Mar-01	554	854	854	854	854	854
Mar-02	2,696	2,696	2,696	2,696	2,696	2,696
Mar-03	0	0	0	0	0	0
Mar-04	8,046	5,146	5,146	5,146	5,146	
Mar-05	10,591	10,990	10,990	11,790		
Mar-06	5,536	7,468	7,450			
Mar-07	50,926	49,059				
Mar-08	35,288					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-00			-	-	
Mar-01			1.000	1.000	1.000
Mar-02		1.000	1.000	1.000	1.000
Mar-03	-	-	-	-	
Mar-04	0.640	1.000	1.000	1.000	
Mar-05	1.038	1.000	1.073		
Mar-06	1.349	0.998			
Mar-07	0.963				
ARKANSAS Average	0.997	0.999	1.018	1.000	1.000
THREE YR AVG	1.117	0.999	1.036	1.000	1.000
AVG EX HI/LO	1.001	1.000	1.000	1.000	#DIV/0!
WEIGHTED AVG	0.968	0.999	1.041	1.000	1.000

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	1.041	0.990	0.996	0.995	0.998
To Ultimate	1.019	0.979	0.989	0.993	0.998

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

COMPREHENSIVE
Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-03	37,638	38,024	38,024	38,024	38,024	38,024
Mar-04	36,864	36,128	36,128	36,128	36,128	
Mar-05	14,043	14,417	14,417	14,417		
Mar-06	37,938	35,350	35,350			
Mar-07	60,389	62,620				
Mar-08	125,780					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-03	1.010	1.000	1.000	1.000	1.000
Mar-04	0.980	1.000	1.000	1.000	
Mar-05	1.027	1.000	1.000		
Mar-06	0.932	1.000			
Mar-07	1.037				
ARKANSAS Average	0.997	1.000	1.000	1.000	1.000
THREE YR AVG	0.998	1.000	1.000	1.000	1.000
AVG EX HI/LO	1.006	1.000	1.000	1.000	1.000
WEIGHTED AVG	0.998	1.000	1.000	1.000	1.000

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	1.000	1.000	1.000	1.000	1.000
To Ultimate	1.000	1.000	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

COLLISION
Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-03	119,097	106,300	106,390	107,852	107,852	108,193
Mar-04	65,914	62,470	62,470	62,470	62,470	
Mar-05	96,672	98,735	95,871	95,871		
Mar-06	176,377	165,442	165,442			
Mar-07	339,550	319,162				
Mar-08	391,862					

	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-03	0.893	1.001	1.014	1.000	1.003
Mar-04	0.948	1.000	1.000	1.000	
Mar-05	1.021	0.971	1.000		
Mar-06	0.938	1.000			
Mar-07	0.940				
ARKANSAS Average	0.948	0.993	1.005	1.000	1.003
THREE YR AVG	0.966	0.990	1.005	1.000	1.003
AVG EX HI/LO	0.942	1.000	1.000	1.000	1.003
WEIGHTED AVG	0.943	0.994	1.006	1.000	1.003

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Selected Factor	0.966	1.000	1.000	1.000	1.000
To Ultimate	0.966	1.000	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

TOWING
Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-03	356	356	356	356	356	356
Mar-04	515	565	565	565	565	
Mar-05	438	488	488	488		
Mar-06	848	1,037	1,037			
Mar-07	1,032	1,082				
Mar-08	1,184					
	<u>Development Factors</u>					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>	
Mar-03	1.000	1.000	1.000	1.000	1.000	
Mar-04	1.097	1.000	1.000	1.000		
Mar-05	1.114	1.000	1.000			
Mar-06	1.223	1.000				
Mar-07	1.048					
ARKANSAS Average	1.097	1.000	1.000	1.000	1.000	
THREE YR AVG	1.128	1.000	1.000	1.000	1.000	
AVG EX HI/LO	1.087	1.000	1.000	1.000	1.000	
WEIGHTED AVG	1.106	1.000	1.000	1.000	1.000	
	<u>Selected Factors</u>					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>	
Selected Factor	1.065	1.001	1.000	1.000	1.000	
To Ultimate	1.066	1.001	1.000	1.000	1.000	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

ARKANSAS Personal Automobile
Determination of Statewide Trend

<u>Coverage</u>	<u>Accident Year Ending</u>	<u>Historical Trend Factor</u>			<u>Projected Trend Factor</u>		
		<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
Bodily Injury	3/31/2004	0.815	1.082	0.882	0.913	1.000	0.913
	3/31/2005	0.857	1.061	0.910	0.913	1.000	0.913
	3/31/2006	0.903	1.040	0.939	0.913	1.000	0.913
	3/31/2007	0.950	1.020	0.969	0.913	1.000	0.913
	3/31/2008	1.000	1.000	1.000	0.913	1.000	0.913
	Selected Annual Rate	-5.0%	2.0%	-3.1%	-5.0%	0.0%	-5.0%
Property Damage	3/31/2004	0.930	1.104	1.026	1.000	1.030	1.030
	3/31/2005	0.947	1.077	1.020	1.000	1.030	1.030
	3/31/2006	0.964	1.051	1.013	1.000	1.030	1.030
	3/31/2007	0.982	1.025	1.007	1.000	1.030	1.030
	3/31/2008	1.000	1.000	1.000	1.000	1.030	1.030
	Selected Annual Rate	-1.8%	2.5%	0.7%	0.0%	1.7%	1.7%
Medical Expenses*	3/31/2004	0.815	1.082	0.882	0.913	1.000	0.913
	3/31/2005	0.857	1.061	0.910	0.913	1.000	0.913
	3/31/2006	0.903	1.040	0.939	0.913	1.000	0.913
	3/31/2007	0.950	1.020	0.969	0.913	1.000	0.913
	3/31/2008	1.000	1.000	1.000	0.913	1.000	0.913
	Selected Annual Rate	-5.0%	2.0%	-3.1%	-5.0%	0.0%	-5.0%
No Fault	3/31/2004	0.900	1.574	1.416	0.965	1.045	1.008
	3/31/2005	0.924	1.405	1.298	0.965	1.045	1.008
	3/31/2006	0.949	1.254	1.190	0.965	1.045	1.008
	3/31/2007	0.974	1.120	1.091	0.965	1.045	1.008
	3/31/2008	1.000	1.000	1.000	0.965	1.045	1.008
	Selected Annual Rate	-2.6%	12.0%	9.1%	-2.0%	2.5%	0.4%
Uninsured Motorist* Bodily Injury	3/31/2004	0.815	1.082	0.882	0.913	1.000	0.913
	3/31/2005	0.857	1.061	0.910	0.913	1.000	0.913
	3/31/2006	0.903	1.040	0.939	0.913	1.000	0.913
	3/31/2007	0.950	1.020	0.969	0.913	1.000	0.913
	3/31/2008	1.000	1.000	1.000	0.913	1.000	0.913
	Selected Annual Rate	-5.0%	2.0%	-3.1%	-5.0%	0.0%	-5.0%
Uninsured Motorist** Property Damage	3/31/2004	1.311	1.082	1.419	1.000	0.863	0.863
	3/31/2005	1.225	1.061	1.300	1.000	0.863	0.863
	3/31/2006	1.145	1.040	1.191	1.000	0.863	0.863
	3/31/2007	1.070	1.020	1.091	1.000	0.863	0.863
	3/31/2008	1.000	1.000	1.000	1.000	0.863	0.863
	Selected Annual Rate	7.0%	2.0%	9.1%	0.0%	-8.0%	-8.0%
Comprehensive	3/31/2004	1.464	1.000	1.464	1.000	1.184	1.184
	3/31/2005	1.331	1.000	1.331	1.000	1.184	1.184
	3/31/2006	1.210	1.000	1.210	1.000	1.184	1.184
	3/31/2007	1.100	1.000	1.100	1.000	1.184	1.184
	3/31/2008	1.000	1.000	1.000	1.000	1.184	1.184
	Selected Annual Rate	10.0%	0.0%	10.0%	0.0%	10.0%	10.0%
Collision	3/31/2004	1.311	1.082	1.419	1.000	0.863	0.863
	3/31/2005	1.225	1.061	1.300	1.000	0.863	0.863
	3/31/2006	1.145	1.040	1.191	1.000	0.863	0.863
	3/31/2007	1.070	1.020	1.091	1.000	0.863	0.863
	3/31/2008	1.000	1.000	1.000	1.000	0.863	0.863
	Selected Annual Rate	7.0%	2.0%	9.1%	0.0%	-8.0%	-8.0%

* Note: BI loss trend selections were also used for Med and UMBI.

** Note: Collision loss trend selections were also used for UMPD.

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2007), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (7/8/2009).

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data

Bodily Injury

Period Ending	Frequency	Severity	Pure Premium	Annual Change
Mar-04	1.11	8,083	89.40	N/A
Jun-04	1.12	8,166	91.11	N/A
Sep-04	1.13	8,052	90.95	N/A
Dec-04	1.15	8,311	95.48	N/A
Mar-05	1.15	8,386	96.64	1.081
Jun-05	1.13	8,493	96.27	1.057
Sep-05	1.12	8,686	97.49	1.072
Dec-05	1.08	8,801	94.78	0.993
Mar-06	1.03	9,078	93.35	0.966
Jun-06	1.01	9,272	93.82	0.975
Sep-06	0.99	9,135	90.74	0.931
Dec-06	0.99	9,203	90.97	0.960
Mar-07	0.99	8,927	88.70	0.950
Jun-07	0.99	8,684	86.10	0.918
Sep-07	0.97	8,797	85.42	0.941
Dec-07	0.96	8,761	84.15	0.925
2 points	-4.2%	-1.6%	-5.8%	
3 points	-6.2%	1.8%	-4.5%	
4 points	-4.8%	-1.7%	-6.4%	
6 points	-2.5%	-4.2%	-6.6%	
8 points	-3.2%	-3.3%	-6.4%	
12 points	-6.5%	1.3%	-5.3%	
16 points	-5.0%	2.9%	-2.2%	
Hist. Selected	-5.0%	2.0%	-3.1%	
Proj. Selected	-5.0%	0.0%	-5.0%	

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data

Property Damage

Period Ending	Frequency	Severity	Pure Premium	Annual Change
Mar-04	3.38	2,562	86.53	N/A
Jun-04	3.37	2,581	87.07	N/A
Sep-04	3.35	2,573	86.32	N/A
Dec-04	3.35	2,564	85.78	N/A
Mar-05	3.35	2,584	86.70	1.002
Jun-05	3.37	2,584	87.18	1.001
Sep-05	3.37	2,599	87.60	1.015
Dec-05	3.33	2,634	87.82	1.024
Mar-06	3.28	2,648	86.89	1.002
Jun-06	3.22	2,680	86.17	0.988
Sep-06	3.19	2,724	86.83	0.991
Dec-06	3.21	2,719	87.20	0.993
Mar-07	3.21	2,728	87.55	1.008
Jun-07	3.22	2,740	88.30	1.025
Sep-07	3.22	2,757	88.70	1.022
Dec-07	3.21	2,775	89.07	1.021
2 points	-0.9%	2.6%	1.7%	
3 points	-0.8%	2.5%	1.7%	
4 points	0.0%	2.3%	2.3%	
6 points	0.5%	1.6%	2.2%	
8 points	-0.6%	2.4%	1.8%	
12 points	-2.1%	2.8%	0.7%	
16 points	-1.7%	2.4%	0.6%	
Hist. Selected	-1.8%	2.5%	0.7%	
Proj. Selected	0.0%	1.7%	1.7%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY METROPOLITAN CASUALTY INSURANCE COMPANY Personal Automobile ARKANSAS Trend Analysis - Met Data				
No Fault				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-04	0.93	2,461	22.86	N/A
Sep-04	0.92	2,400	21.98	N/A
Dec-04	0.26	1,392	3.57	N/A
Mar-05	0.37	1,694	6.20	N/A
Jun-05	0.67	1,608	10.83	0.473
Sep-05	0.80	1,671	13.42	0.611
Dec-05	0.78	2,305	17.90	5.016
Mar-06	0.81	2,533	20.48	3.303
Jun-06	0.68	2,731	18.67	1.724
Sep-06	0.53	3,584	18.91	1.409
Dec-06	0.46	3,267	15.00	0.838
Mar-07	0.49	2,652	13.01	0.635
Jun-07	0.30	3,672	10.90	0.584
Sep-07	0.55	2,628	14.39	0.761
Dec-07	0.87	2,601	22.57	1.505
Mar-08	0.76	2,892	22.06	1.696
2 points	-40.3%	52.9%	-8.7%	
3 points	93.8%	21.2%	134.9%	
4 points	272.8%	-25.2%	178.9%	
6 points	74.3%	-10.8%	55.4%	
8 points	16.9%	-7.0%	8.7%	
12 points	-8.7%	20.0%	9.5%	
16 points	-2.1%	16.3%	13.9%	
Hist. Selected	-2.6%	12.0%	9.1%	
Proj. Selected	-2.0%	2.5%	0.4%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY METROPOLITAN CASUALTY INSURANCE COMPANY Personal Automobile ARKANSAS Trend Analysis - Met Data				
Comprehensive				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-04	7.28	693	50.46	N/A
Sep-04	5.41	416	22.50	N/A
Dec-04	5.02	392	19.66	N/A
Mar-05	4.93	425	20.92	N/A
Jun-05	5.23	415	21.72	0.430
Sep-05	5.33	450	23.97	1.065
Dec-05	5.13	564	28.90	1.470
Mar-06	4.55	657	29.92	1.430
Jun-06	4.50	788	35.49	1.634
Sep-06	4.27	687	29.37	1.226
Dec-06	4.05	582	23.57	0.816
Mar-07	4.18	653	27.28	0.912
Jun-07	4.00	689	27.56	0.777
Sep-07	4.32	792	34.20	1.164
Dec-07	4.39	1,003	44.03	1.868
Mar-08	4.65	992	46.15	1.691
2 points	26.1%	-4.3%	20.7%	
3 points	16.0%	56.8%	82.0%	
4 points	20.7%	70.2%	105.4%	
6 points	11.1%	59.6%	77.3%	
8 points	2.5%	23.8%	26.8%	
12 points	-7.0%	29.9%	20.8%	
16 points	-9.2%	22.3%	11.0%	
Hist. Selected	10.0%	0.0%	10.0%	
Proj. Selected	0.0%	10.0%	10.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY METROPOLITAN CASUALTY INSURANCE COMPANY Personal Automobile ARKANSAS Trend Analysis - Met Data				
Collision				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-04	3.42	3,386	115.84	N/A
Sep-04	2.31	4,143	95.72	N/A
Dec-04	3.17	3,902	123.73	N/A
Mar-05	3.73	3,567	133.06	N/A
Jun-05	4.25	3,627	154.15	1.331
Sep-05	4.55	3,573	162.72	1.700
Dec-05	3.94	3,838	151.34	1.223
Mar-06	3.82	3,805	145.24	1.091
Jun-06	4.35	4,280	186.31	1.209
Sep-06	3.66	4,437	162.27	0.997
Dec-06	3.96	4,022	159.33	1.053
Mar-07	4.02	4,776	191.78	1.320
Jun-07	3.69	4,094	151.04	0.811
Sep-07	4.20	3,756	157.90	0.973
Dec-07	4.00	3,964	158.50	0.995
Mar-08	4.09	3,711	151.63	0.791
2 points	9.1%	-23.2%	-16.3%	
3 points	-5.5%	-2.4%	-7.8%	
4 points	10.8%	-9.2%	0.6%	
6 points	3.2%	-11.3%	-8.5%	
8 points	0.5%	-8.7%	-8.3%	
12 points	-2.1%	2.3%	0.2%	
16 points	7.1%	2.8%	10.1%	
Hist. Selected	7.0%	2.0%	9.1%	
Proj. Selected	0.0%	-8.0%	-8.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	<u>2005</u> <u>(000's)</u>	<u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>	<u>Selection</u> <u>Liability</u>	<u>Phys. Dam.</u>
a. Direct Premiums Written	\$4,256	\$4,961	\$5,274		
b. Direct Commission & Brokerage	\$549 12.9%	\$591 11.9%	\$572 10.8%	11.90%	11.90%
c. Taxes, Licenses, and Fees	-----	-----	-----	2.82%	3.32%
d. Underwriting Profit Provision				1.59%	9.50%
e. Statewide Variable Expense Provision (b + c + d)				16.31%	24.72%

2. Flat Expenses - do not vary directly with losses or premiums. They are primarily policy issuance costs as well as Home Office and Service Office overhead. These expenses are considered as a flat cost per unit of exposure. We also trend these expenses by 5% in our indications to reflect anticipated future costs.

	<u>2005</u> <u>(000's)</u>	<u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Earned	\$3,777	\$4,692	\$5,245	
b. Other Acquisition	\$490 13.0%	\$639 13.6%	\$657 12.5%	13.0%
c. General Expense	\$146 3.9%	\$181 3.9%	\$191 3.7%	3.8%
d. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%
e. Flat Expense Provision (b + c + d)				16.8%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Expense History and Selections

3. Loss Adjustment Expenses (LAE) - claim settlement expenses which can be broken down into two categories:

a. Allocated Loss Adjustment Expenses (ALAE)

These represent claim settlement expenses which can be associated with specific claims. They are included in the losses.

b. Unallocated Loss Adjustment Expenses (ULAE)

	<u>2005</u> <u>(000's)</u>	<u>Liability</u> <u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>	<u>2005</u> <u>(000's)</u>	<u>Phys. Dam.</u> <u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>
(1) Direct Losses Incurred	\$1,423	\$1,805	\$2,053	\$759	\$794	\$1,127
(2) ALAE	\$36	\$173	\$106	\$58	\$20	\$102
(3) Loss & ALAE [(1) + (2)]	\$1,459	\$1,978	\$2,160	\$818	\$814	\$1,229
(4) ULAE [(4) / (3)]	\$198 13.6%	\$263 13.3%	\$245 11.3%	\$80 9.8%	\$143 17.6%	\$158 12.9%
(5) Selected ULAE Factor			1.127			1.134

4. Development of Statewide Permissible Loss Ratio

	<u>Liability</u>	<u>Phys. Dam.</u>
a. Variable Expense Provision (1.e.)	16.3%	24.7%
b. Flat Expense Provision (2.e.)	16.8%	16.8%
c. Permissible Loss and LAE Ratio (100% - a - b)	66.9%	58.5%
d. ULAE Factor (3.b.(5))	1.127	1.134
e. Permissible Loss and ALAE Ratio (c / d)	59.4%	51.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE LIABILITY

**ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2007	\$2,798,472
2. Mean Unearned Premium (1) x 0.345	\$966,170
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	11.9%
Taxes, Licenses, and Fees	2.8%
50% of Statewide Flat Expense	8.4%
Total	23.1%
4. (2) x (3) Total	\$223,379
5. Net Subject to Invest (2) - (4)	\$742,792

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)	\$2,798,472
2. Average Agents' Balances	21.9%
3. Delayed Remission (1) x (2)	\$613,845

C. Loss Reserve

1. Direct Earned Premium (A.1.)	\$2,798,472
2. Expected Incurred Loss and Loss Adjustment Expense (1) x 66.9% (permissible loss ratio)	\$1,871,898
3. Expected Mean Loss Reserves (2) x 1.697	\$3,176,611

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) **\$3,305,558**

E. Average Rate of Return **5.5%**

F. Investment Earnings on Net Subject to Investment (D) x (E) **\$181,806**

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) **6.5%**

H. Average Rate of Return as a Percent of Direct Earned Premium **5.7%**
After Federal Income Taxes (G) x (1 - 0.115)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE PHYSICAL DAMAGE

**ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2007	\$2,446,938
2. Mean Unearned Premium (1) x 0.341	\$834,371
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	11.9%
Taxes, Licenses, and Fees	3.3%
50% of Statewide Flat Expense	8.4%
Total	23.6%
4. (2) x (3) Total	\$197,078
5. Net Subject to Invest (2) - (4)	\$637,292

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)	\$2,446,938
2. Average Agents' Balances	21.9%
3. Delayed Remission (1) x (2)	\$536,736

C. Loss Reserve

1. Direct Earned Premium (A.1.)	\$2,446,938
2. Expected Incurred Loss and Loss Adjustment Expense	\$1,430,969
(1) x 58.5% (permissible loss ratio)	
3. Expected Mean Loss Reserves	\$117,339
(2) x 0.082	

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$217,896

E. Average Rate of Return 5.5%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$11,984

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 0.5%

H. Average Rate of Return as a Percent of Direct Earned Premium 0.4%
After Federal Income Taxes (G) x (1 - 0.115)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line A.1.

Liability: Direct earned premiums for Private Passenger Liability and No-Fault (if applicable) for the calendar year ending December 31, 2007.

Physical Damage: Direct earned premiums for Private Passenger Physical Damage for the calendar year ending December 31, 2007.

Line A.2.

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line A.1 by the countrywide ratio of the mean unearned premium reserve to the direct earned premium for 2007 for Private Passenger Automobile Liability and Physical Damage insurance.

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Direct Earned Premium for Calendar Year 2007	\$1,234,640	\$873,821
2. Direct Unearned Premium Reserve as of 12/31/2006	\$426,724	\$296,108
3. Direct Unearned Premium Reserve as of 12/31/2007	\$425,793	\$299,813
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$426,259	\$297,961
5. Ratio (4) / (1)	0.345	0.341

Line A.3.

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Automobile insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B.2.

Delayed Remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50 to 75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Agents' balances for premiums due less than 90 days are added to the agents balances charged off or uncollected premiums overdue for more than 90 days.

IN THOUSANDS OF DOLLARS

1. Automobile Direct Earned Premium for Calendar Year 2007	\$2,108,461
2. Automobile Direct Agents' Balances as of 12/31/2006	\$450,921
3. Automobile Direct Agents' Balances as of 12/31/2007	\$461,650
4. Mean Agents' Balances [(2)+(3)]/2	\$456,286
5. Ratio [(4)/(1)]	0.216
6. All Lines Net Earned Premium for Calendar Year 2007	\$2,932,383
7. All Lines Agents' Balances Charged Off as of 12/31/2006	\$8,539
8. All Lines Agents' Balances Charged Off as of 12/31/2007	\$8,722
9. Mean Agents' Balances Charged Off [(7)+(8)]/2	\$8,631
10. Ratio [(9)/(6)]	0.003
11. Total [(5) + (10)]	0.219

Line C.2.

The expected loss and loss adjustment expense ratio reflects the expense provisions used in the filing.

Line C.3.

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C.2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses in 2006 and 2007.

	<u>IN THOUSANDS OF DOLLARS</u>	
	<u>Liability</u>	<u>Physical Damage</u>
1. Incurred Losses for Calendar Year 2006	\$922,955	\$538,295
2. Incurred Losses for Calendar Year 2007	\$791,506	\$485,838
3. Loss Reserves as of 12/31/2005	\$1,381,799	\$22,329
4. Loss Reserves as of 12/31/2006	\$1,482,707	\$50,247
5. Loss Reserves as of 12/31/2007	\$1,434,654	\$44,494
6. Mean Loss Reserve: 2006 [(3)+(4)]/2	\$1,432,253	\$36,288
7. Mean Loss Reserve: 2007 [(4)+(5)]/2	\$1,458,681	\$47,371
8. 2006 Ratio (6) / (1)	1.552	0.067
9. 2007 Ratio (7) / (2)	1.843	0.098
10. Average of 2006 and 2007 ratios	1.697	0.082
11. Selected Ratio	1.697	0.082

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2007. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

<u>IN THOUSANDS OF DOLLARS</u>							
Year	Invested Assets	Mean Cash & Invested Assets	Net Investment Income Earned	Rate of Return	Net Realized Capital Gains (or Losses)	Rate of Return	Total Rate of Return
2002	\$3,729,113						
2003	\$3,804,578	\$3,766,846	\$213,324	5.7%	(\$46,431)	-1.2%	4.4%
2004	\$4,065,696	\$3,935,137	\$220,053	5.6%	(\$6,675)	-0.2%	5.4%
2005	\$4,213,697	\$4,139,697	\$234,054	5.7%	(\$2,637)	-0.1%	5.6%
2006	\$4,272,769	\$4,243,233	\$227,103	5.4%	(\$6,801)	-0.2%	5.2%
2007	\$4,282,877	\$4,277,823	\$240,225	5.6%	\$935	0.0%	5.6%
Selected Rate of Return:				5.50%		0.0%	5.5%

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2007.

	Investment Income Earned (IN THOUSANDS OF DOLLARS)	Federal Income Tax Rate
Bonds		
Taxable	\$38,594	35.0%
Non-Taxable	\$172,726	5.25%
Total	\$211,320	10.7%
Stocks		
Preferred	\$25,791	14.2% *
Common	\$1,878	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$1,709	
Cash/Short-term Investments	\$999	
All Other	\$5,128	
Total	\$7,836	35.0%
Total	\$246,825	11.8%
Investment Deductions	\$3,835	35.0%
Net Investment Income Earned	\$242,990	11.5%

* 85% of 70% of dividend income on stock is not subject to the full corporate income tax rate of 35%. The applicable tax rate is 14.2% $(.35 \times (1 - (.70 \times .85)) = .142)$.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Profit Provision Summary

Insurance companies, like most companies, must compete for capital in the competitive market place. In order to compete for capital, an insurance company must provide a return on equity that is commensurate with the risk assumed. According to the Actuarial Standard of Practice No. 30 - Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking, "Property/casualty insurance rates should provide for all expected costs, including an appropriate cost of capital associated with the specific risk transfer." Metropolitan reflects the cost of capital in the ratemaking process in the selection of the underwriting profit provision.

Metropolitan incorporates an Underwriting Profit Provision in the rate-making process using the Total Financial Needs Model. This model develops an underwriting profit provision such that the sum of underwriting profit, miscellaneous income (non-investment), investment income from insurance operations and investment income on capital, after income taxes, equals the target cost of capital. In the following model, Metropolitan calculates the underwriting profit which will ensure that the anticipated income from all sources produces net income after taxes that is commensurate with the risk assumed in the property-casualty insurance business.

Metropolitan targets a 15.0% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provisions of 1.6% for Personal Automobile Liability and 9.5% for Personal Automobile Physical Damage achieve a 14.9% cost of capital.

It should be noted that Metropolitan includes Investment Income from Equity in the Profit Provision model. The assumed premium-to-equity ratio is 1.5 to 1.0. This represents a conservative and prudent pricing strategy.

1. Assumptions

a. Premium	\$100
b. Premium-to-Equity Ratio	1.50
c. GAAP Equity	\$66.67
d. Return on Investment (Pre-Tax)	5.5%
e. Return on Investment (After-Tax) [5.5% x (1 - Tax Rate on Investment Income)]	4.9%
f. Tax Rate on Underwriting Profit	35.0%

2. Profit Provision Calculation

	<u>Liability</u>	<u>Physical Damage</u>
a. Investment Income From UPR and Loss Reserve	\$5.70	\$0.40
b. Investment Income From Equity [1.c. x 1.e.]	\$3.27	\$3.27
c. Underwriting Profit (After Tax) [100 x 2.h. x (1 - 1.f.)]	\$1.03	\$6.18
d. Overall Profit [a + b+ c]	\$10.00	\$9.85
e. Weights	53.4%	46.6%
f. Combined Auto Coverages		9.93
g. Expected Return on Equity		14.9%
h. Underwriting Profit Provision (Pre-Tax)	1.6%	9.5%

Note: Target Combined Auto Coverages Return is (as % of Equity)	15.0%
Target Combined Auto Coverages Return is (as \$ Per \$100 of Premium)	\$10.00

**ARKANSAS
MPC, MCAS.
Private Passenger Automobile**

Auto-Home Discount/Auto Policy Plus Discount

Present Tier Breakout

Tiers	Auto-Home Discount	Company	Distr. %	1 Year Premium	1 Year Expos	1 Year Incurred Losses	1 Year Loss Ratio	Relative		Current Factor	Proposed Factor	Rate Change
								Loss Ratio	Indicated Factor			
1-35	Y	MPC, MCAS	71.1%	\$1,692,910	20,162	\$842,357	49.8%	0.94	0.80	0.90	0.90	0.0%
36-37	Y	MPC, MCAS	0.2%	\$8,658	64	\$1,988	23.0%	0.43	0.37	0.93	0.93	0.0%
38-40	Y	MPC, MCAS	0.6%	\$25,684	174	\$1,568	6.1%	0.12	0.10	0.97	0.97	0.0%
41-99	Y	MPC, MCAS	0.5%	\$14,553	140	\$1,647	11.3%	0.21	0.18	1.00	1.00	0.0%
All	N	MPC, MCAS	27.5%	\$782,617	7,802	\$488,395	62.4%	1.18	1.00	1.00	1.00	0.0%
Total			100.0%	\$2,524,422	28,342	\$1,335,955	52.9%					

Proposed Tier Breakout

Tiers	Auto-Home Discount	Company	Distr. %	1 Year Premium	1 Year Expos	1 Year Incurred Losses	1 Year Loss Ratio	Relative		Current Factor	Proposed Factor	Rate Change
								Loss Ratio	Indicated Factor			
1-17	Y	MPC, MCAS	26.5%	\$548,097	7,523	\$262,500	47.9%	0.90	0.77	0.90	0.87	-3.3%
18-35	Y	MPC, MCAS	44.6%	\$1,144,816	12,639	\$579,858	50.7%	0.96	0.81	0.90	0.90	0.0%
36-37	Y	MPC, MCAS	0.2%	\$8,658	64	\$1,988	23.0%	0.43	0.37	0.93	0.93	0.0%
38-40	Y	MPC, MCAS	0.6%	\$25,684	174	\$1,568	6.1%	0.12	0.10	0.97	0.97	0.0%
41-99	Y	MPC, MCAS	0.5%	\$14,553	140	\$1,647	11.3%	0.21	0.18	1.00	1.00	0.0%
All	N	MPC, MCAS	27.5%	\$782,617	7,802	\$488,395	62.4%	1.18	1.00	1.00	1.00	0.0%
Total			100.0%	\$2,524,425	28,342	\$1,335,955	52.9%					

Total -0.7%

Data is 1 year ending 1st Quarter 2008

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

Arkansas

ZIP CODE DELETIONS

<u>Zip Code</u>	<u>Territory</u>	
72159	5	Invalid Zip

ZIP CODE TERRITORY CHANGES

<u>Zip Code</u>	<u>Current Territory</u>	<u>Proposed Territory</u>
72921	3	29
72932	3	29
72934	3	29
72935	3	29
72946	3	29
72947	3	29
72948	3	29
72952	3	29
72955	3	29
72956	3	29
72711	9	30
72712	9	30
72714	9	30
72715	9	30
72718	9	30
72719	9	30
72722	9	30
72732	9	30
72733	9	30
72734	9	30
72736	9	30
72739	9	30
72745	9	30
72747	9	30
72751	9	30
72756	9	30
72758	9	30
72761	9	30
72768	9	30
72032	5	11
72034	5	11
72039	5	11
72047	5	11
72058	5	11
72061	5	11
72106	5	11
72111	5	11
72173	5	11
72181	5	11
72007	5	28
72020	5	28
72045	5	28
72052	5	28
72060	5	28
72068	5	28
72081	5	28
72082	5	28
72085	5	28
72102	5	28
72121	5	28
72136	5	28
72137	5	28
72139	5	28
72176	5	28
72178	5	28

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

Private Passenger Automobile

Arkansas

Clean Ups

<u>Zip Code</u>	<u>Territory</u>	<u>Proposed Territory</u>
72823	23	27
72858	23	27
72001	22	11
72025	22	11
72125	22	11
72126	22	11
72070	22	11
72170	22	5
72016	22	11



"Becky Harrington"
<Becky.Harrington@arkansas.gov>

10/08/2008 08:56 AM

To jhattoy@metlife.com

cc

bcc

Subject RE: APCS forms for two SERFF auto filings

Jackie,

Alexa Grissom handles personal auto filings. I have forwarded your message to her.

Becky

From: jhattoy@metlife.com [mailto:jhattoy@metlife.com]

Sent: Friday, October 03, 2008 2:53 PM

To: Becky Harrington

Subject: APCS forms for two SERFF auto filings

Good Afternoon,

We are e-mailing you ex-cel versions of the PPA Survey APCS forms for two filings we just submitted via SERFF

SERFF # METX-125842256 submitted 10/2/08

(See attached file: Comparison_AR_043008 MGPC_1108.xls)

SERFF# METX - 125844645 - submitted 10/3/08

(See attached file: Copy of PPA Survey Form APCS MPC 1108.xls)(See attached file: Copy of PPA Survey Form APCS MCAS 1108.xls)

Please let me know if you have any questions.

Thanks,
Jackie Hattoy

Jacqueline A. Hattoy / State Filings / MetLife Auto & Home / jhattoy@metlife.com /

401-827-2949

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FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #			
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number			
	Company Name		Company NAIC Number	
3.	A.	Metropolitan Property and Casualty Insurance Company	B.	241-26298

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	919	0.0	7/15/2004	703	187	26.6	58.3
2005	942	-3.1	3/31/2005	982	521	53.1	57.3
2005	942	-3.7	7/30/2005	982	521	53.1	57.3
2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6
2007	1,688	4.5	3/15/2008	2,729	1,635	59.9	50.3

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.9
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	
F. TOTAL	36.81

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -11.8 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

Old 11 to new territory 27 Liability Coverage only not including Auto Policy Plus in tiers 1-17.

Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	Metropolitan Casualty Insurance Company	B.	241-40169

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

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Expense Constants	Selected Provisions
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B. General Expense	3.8
C. Taxes, License & Fees	3.04
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E. Other (explain)	
F. TOTAL	36.81

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -11.8 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

Old 11 to new territory 27 Liability Coverage only not including Auto Policy Plus in tiers 1-17.

Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
(501)371-2600
(501)371-2618 Fax
Attn: Alexa Grissom

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
SERFF # METX - 125844645

Dear: Alexa Grissom,

This letter is in response to your objection letter dated October 14, 2008 regarding the above mentioned filing.

There was one ZIP code that could potentially realize an increase of 65.8% as noted in the Filing Abstract NAIC Loss Cost Data Entry Document, Section 9. This one ZIP code (72156) had a total of five exposures. We have addressed this issue by moving this specific ZIP code into territory 27. This changes the potential rate increase for any insured in this ZIP code to 10.7%, and this is the highest increased realized for any one insured resulting from this rate revision. We have updated the NAIC form and our territory change exhibits. Please refer to the attached exhibits.

Sincerely,

Kristin M. Foberg
Pricing Specialist
Actuarial Department
MetLife Auto and Home

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

Arkansas

ZIP CODE DELETIONS

<u>Zip Code</u>	<u>Territory</u>	
72159	5	Invalid Zip

ZIP CODE TERRITORY CHANGES

<u>Zip Code</u>	<u>Current Territory</u>	<u>Proposed Territory</u>
72921	3	29
72932	3	29
72934	3	29
72935	3	29
72946	3	29
72947	3	29
72948	3	29
72952	3	29
72955	3	29
72956	3	29
72711	9	30
72712	9	30
72714	9	30
72715	9	30
72718	9	30
72719	9	30
72722	9	30
72732	9	30
72733	9	30
72734	9	30
72736	9	30
72739	9	30
72745	9	30
72747	9	30
72751	9	30
72756	9	30
72758	9	30
72761	9	30
72768	9	30
72032	5	11
72034	5	11
72039	5	11
72047	5	11
72058	5	11
72061	5	11
72106	5	11
72111	5	11
72173	5	11
72181	5	11
72007	5	28
72020	5	28
72045	5	28
72052	5	28
72060	5	28
72068	5	28
72081	5	28
72082	5	28
72085	5	28
72102	5	28
72121	5	28
72136	5	28
72137	5	28
72139	5	28
72176	5	28
72178	5	28

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

Private Passenger Automobile

Arkansas

ZIP CODE TERRITORY CHANGES

<u>Zip Code</u>	<u>Current Territory</u>	<u>Proposed Territory</u>
72823	23	27
72858	23	27
72001	22	11
72025	22	11
72125	22	11
72126	22	11
72070	22	11
72170	22	5
72016	22	11
72156	11	27

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #		
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number		
	Company Name		Company NAIC Number
3.	A.	Metropolitan Property and Casualty Insurance Company	B. 241-26298

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6. 5 Year History		Rate Change History						7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2004	919	0.0	7/15/2004	703	187	26.6	58.3	A. Total Production Expense	24.9
2005	942	-3.1	3/31/2005	982	521	53.1	57.3	B. General Expense	3.8
2005	942	-3.7	7/30/2005	982	521	53.1	57.3	C. Taxes, License & Fees	3.04
2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6	D. Underwriting Profit & Contingencies	5.07
2007	1,688	4.5	3/15/2008	2,729	1,635	59.9	50.3	E. Other (explain)	
								F. TOTAL	36.81

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. -11.8 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

Old 11 to new territory 27 Liability Coverage only not including Auto Policy Plus in tiers 1-17.

Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	Metropolitan Casualty Insurance Company	B.	241-40169

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	919	0.0	7/15/2004	703	187	26.6	58.3
2005	942	-3.1	3/31/2005	982	521	53.1	57.3
2005	942	-3.7	7/30/2005	982	521	53.1	57.3
2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6
2007	1,688	4.5	3/15/2008	2,729	1,635	59.9	50.3

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.90
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	
F. TOTAL	36.81

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -11.8 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

Old 11 to new territory 27 Liability Coverage only not including Auto Policy Plus in tiers 1-17.

Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
(501)371-2600
(501)371-2618 Fax
Attn: Alexa Grissom

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
SERFF # METX - 125844645

Dear Ms. Alexa Grissom,

This letter is in response to your objection letter dated October 31, 2008 regarding the above mentioned filing.

The RF-1 form has not been broken out by company due to the fact that Metropolitan Casualty Insurance Company currently has only 21 policies inforce. For this reason, we have stated both Metropolitan Property and Casualty Insurance Company and Metropolitan Casualty Insurance Company combined on the RF-1 form.

Sincerely,

Kristin M. Foberg
Pricing Specialist
Actuarial Department
MetLife Auto and Home

November 7, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
(501)371-2600
(501)371-2618 Fax
Attn: Alexa Grissom

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
SERFF # METX - 125844645

Dear Ms. Alexa Grissom,

This letter is in response to your objection letter dated November 6, 2008 regarding the above mentioned filing.

The RF-1 form has been broken out by company as requested utilizing year end numbers reported on our Annual Statements (Statutory Page 14).

Sincerely,

Kristin M. Foberg
Pricing Specialist
Actuarial Department
MetLife Auto and Home

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #			
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number			
	Company Name		Company NAIC Number	
3.	A.	Metropolitan Property and Casualty Insurance Company	B.	241-26298

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	665	0.0	7/15/2004	845	267	31.5%	58.3%
2005	994	-3.1	3/31/2005	1,152	596	51.7%	52.6%
2005	994	-3.7	7/30/2005	1,152	596	51.7%	52.6%
2006	1,573	0.0	7/30/2006	1,932	1,161	60.0%	44.9%
2007	1,964	4.5	3/15/2008	2,712	1,629	60.0%	50.3%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.9
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	
F. TOTAL	36.81

8.	<u>N/A</u>	Apply Lost Cost Factors to Future filings? (Y or N)	
9.	<u>65.8</u>	Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):	Old 11 to new territory 11 not including Auto Policy Plus in tiers 1-17.
10.	<u>-11.8</u>	Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):	Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	Metropolitan Casualty Insurance Company	B.	241-40169

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.5	2.8					
Property Damage	19.5	8.5					
UM/IUM	-4.7	-0.4					
UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	31	0.0	7/15/2004	35	40	114.2%	58.1%
2005	22	-3.1	3/31/2005	21	0	0.0%	58.7%
2005	22	-3.7	7/30/2005	21	0	0.0%	58.7%
2006	24	0.0	7/30/2006	20	4	20.0%	53.5%
2007	21	4.5	3/15/2008	20	7	35.0%	56.1%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.9
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	

								F. TOTAL	36.81
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8.	<u>N/A</u>	Apply Lost Cost Factors to Future filings? (Y or N)	
9.	<u>65.8</u>	Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):	Old 11 to new territory 11 not including Auto Policy Plus in tiers 1-17.
10.	<u>-11.8</u>	Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):	Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

November 18, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
(501)371-2600
(501)371-2618 Fax
Attn: Alexa Grissom

Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
SERFF # METX - 125844645

Dear: Alexa Grissom,

This letter is in response to the above mentioned filing.

The RF-1 form (Exhibit 1) has been updated as requested to indicate the maximum increase of 10.7% for any insured as a result of this revision. This update is in response to your objection letter dated November 14, 2008.

In addition, we have discovered a typographical error in the Auto Policy Plus – Rule 23 (manual page 33, Exhibit 2) and the Rate Modification Summary (Rate Page 10, Exhibit 3). The maximum discount is now 18%. Our intent was to change this maximum with our initial filing. We have also corrected Tier Assignment Rules 5e and 7a (Rate Page 29, Exhibit 4).

If you have any questions regarding this submission, you may contact Jacqueline Hattoy by telephone at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

Kristin M. Foberg
Pricing Specialist
Actuarial Department
MetLife Auto and Home

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #			
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number			
	Company Name		Company NAIC Number	
3.	A.	Metropolitan Property and Casualty Insurance Company	B.	241-26298

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
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Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
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TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

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2007	1,964	4.5	3/15/2008	2,712	1,629	60.0%	50.3%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.9
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	
F. TOTAL	36.81

8.	<u>N/A</u>	Apply Lost Cost Factors to Future filings? (Y or N)	
9.	<u>10.7</u>	Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):	Old 11 to territory 27 not including Auto Policy Plus in tiers 1-17.
10.	<u>-11.8</u>	Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):	Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	Metropolitan Casualty Insurance Company	B.	241-40169

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
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Property Damage	19.5	8.5					
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UMPD	18.3	5.0					
Medical Payments	1.5	-0.7					
Personal Injury Protection	14.6	1.9					
Comprehensive	-0.1	0.1					
Collision	-4.7	-0.8					
Towing	-16.0	0.0					
TOTAL OVERALL EFFECT	3.6	2.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
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2005	22	-3.1	3/31/2005	21	0	0.0%	58.7%
2005	22	-3.7	7/30/2005	21	0	0.0%	58.7%
2006	24	0	7/30/2006	20	4	20.0%	53.5%
2007	21	4.5	3/15/2008	20	7	35.0%	56.1%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.90
B. General Expense	3.8
C. Taxes, License & Fees	3.04
D. Underwriting Profit & Contingencies	5.07
E. Other (explain)	

								F. TOTAL	36.81
--	--	--	--	--	--	--	--	----------	-------

8.	<u>N/A</u>	Apply Lost Cost Factors to Future filings? (Y or N)	
9.	<u>10.7</u>	Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):	Old 11 to territory 27 not including Auto Policy Plus in tiers 1-17.
10.	<u>-11.8</u>	Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):	Exposures moving from territory 23 to territory 27 Liability only not including Auto Policy Plus in tiers 1-17. .

<i>SERFF Tracking Number:</i>	<i>METX-125844645</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR00054CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00054CGR01</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rule 23	10/03/2008	Page 34.PDF
No original date	Rate and Rule	Territory Pages	10/03/2008	Pages 76-79.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 23 - AUTO POLICY PLUS

A. 1. Auto/Home Multi-Policy Discount

A discount is provided to those insureds who also are the named insured on a Metropolitan Homeowners policy. This discount is not available to the Automobile policy when the account's Homeowners insurance is a Renters policy. The following discount amounts shall apply:

Tiers 1-17:	13%
Tiers 18-35:	10%
Tiers 36-37:	7%
Tiers 38-40:	3%
Tiers 41-99:	0%

2. Auto/Life Multi-Policy Discount

A five percent (5%) discount is provided when the named insured, spouse, or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy or individual annuity with Metropolitan Life Insurance Company or an affiliated company which is domiciled in the United States.

Employee contributed optional group coverage for the above listed products are eligible for the discount (employer paid, basic group coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® policies are among those that do not qualify for discount eligibility:

- Group Life Insurance (Basic/non-employee paid)
- Industrial Life Insurance
- Dental Insurance
- Health Insurance
- Mutual Funds
- Policies in Nonforfeiture Status
- Life Insurance Insuring Anyone Under the Age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries

If a policy qualifies under sections A. and B. of this rule, then the discount amounts should be added together to determine the final discount, subject to a maximum of 12%.

The total combined discount applies to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Bodily Injury Caused by Uninsured Motorist, Bodily Injury Caused by Underinsured Motorist, Property Damage Caused by Uninsured Motorist, Comprehensive, and Collision coverage premiums.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ARKANSAS AUTOMOBILE TERRITORIES

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
-----		-----		-----		-----	
71601	24	71725	21	71837	6	71944	23
71602	24	71726	21	71838	21	71945	23
71603	24	71728	21	71839	6	71949	10
71630	21	71730	7	71840	6	71950	21
71631	21	71740	21	71841	21	71952	21
71635	21	71742	21	71842	21	71953	23
71638	21	71743	21	71844	21	71956	10
71639	21	71744	21	71845	21	71957	23
71640	21	71745	21	71846	21	71958	21
71642	21	71747	7	71847	21	71959	21
71643	21	71748	21	71851	21	71960	23
71644	21	71749	7	71852	21	71961	23
71646	21	71750	7	71853	21	71962	21
71647	21	71751	21	71854	6	71964	10
71651	21	71752	21	71855	21	71965	23
71652	21	71753	21	71857	21	71966	23
71653	21	71758	7	71858	21	71968	10
71654	21	71759	7	71859	21	71969	23
71655	21	71762	7	71860	21	71970	23
71658	21	71763	21	71861	21	71971	21
71659	24	71764	21	71862	21	71972	23
71660	21	71765	7	71864	21	71973	23
71661	21	71766	21	71865	21	72001	11
71662	21	71768	7	71866	21	72002	2
71663	21	71770	21	71901	10	72003	5
71665	21	71772	21	71909	26	72004	24
71666	21	71801	21	71913	10	72005	22
71667	21	71820	21	71920	21	72006	22
71670	21	71822	21	71921	21	72007	28
71671	21	71823	21	71922	21	72010	28
71674	21	71825	21	71923	21	72011	12
71675	21	71826	21	71929	21	72012	28
71676	21	71827	21	71932	23	72013	23
71677	21	71828	21	71933	21	72014	22
71678	21	71831	21	71935	23	72015	12
71701	21	71832	21	71937	23	72016	11
71720	21	71833	21	71940	21	72017	22
71721	21	71834	6	71941	21	72020	28
71722	21	71835	21	71942	21	72021	22
71724	7	71836	21	71943	21	72022	12

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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72023	28	72072	5	72129	21	72206	25
72024	5	72073	5	72130	23	72207	2
72025	11	72074	22	72131	23	72209	25
72026	5	72075	22	72132	24	72210	2
72027	11	72076	2	72133	24	72211	2
72028	23	72079	24	72134	22	72212	2
72029	22	72080	11	72135	2	72223	2
72030	11	72081	28	72136	28	72227	2
72031	23	72082	28	72137	28	72301	4
72032	11	72083	5	72139	28	72310	4
72034	11	72084	21	72140	5	72311	4
72036	22	72085	28	72141	23	72312	22
72037	5	72086	28	72142	25	72313	4
72038	5	72087	10	72143	28	72315	4
72039	11	72088	23	72150	21	72320	4
72040	22	72099	2	72152	24	72321	4
72041	22	72101	22	72153	23	72322	4
72042	5	72102	28	72156	11	72324	22
72044	23	72103	25	72157	11	72325	4
72045	28	72104	21	72160	5	72326	4
72046	5	72105	21	72164	2	72327	4
72047	11	72106	11	72165	22	72328	22
72048	5	72107	11	72166	5	72329	4
72051	23	72108	22	72167	12	72330	4
72052	28	72110	27	72168	24	72331	4
72053	2	72111	11	72169	22	72332	4
72055	5	72112	22	72170	5	72333	22
72057	21	72113	2	72173	11	72335	4
72058	11	72114	25	72175	24	72338	4
72059	22	72116	2	72176	28	72339	4
72060	28	72117	25	72178	28	72340	4
72061	11	72118	2	72179	23	72341	4
72063	11	72120	2	72180	2	72342	22
72064	22	72121	28	72181	11	72346	4
72065	25	72122	12	72182	24	72347	22
72066	22	72123	22	72183	2	72348	4
72067	23	72125	11	72201	2	72350	4
72068	28	72126	11	72202	25	72351	4
72069	22	72127	11	72204	25	72352	4
72070	11	72128	21	72205	2	72353	22

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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
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72355	22	72422	22	72469	22	72553	22
72358	4	72424	22	72470	22	72554	23
72359	4	72425	22	72471	22	72555	23
72360	4	72426	4	72472	22	72556	23
72364	4	72427	8	72473	22	72560	23
72365	22	72428	4	72474	22	72561	23
72366	22	72429	22	72475	22	72562	22
72367	22	72430	22	72476	22	72564	22
72368	4	72431	22	72478	22	72565	23
72369	22	72432	22	72479	22	72566	23
72370	4	72433	22	72482	22	72567	23
72372	4	72434	22	72501	22	72568	22
72373	22	72435	22	72512	23	72569	22
72374	22	72436	22	72513	22	72571	22
72376	4	72437	8	72515	23	72572	22
72377	22	72438	4	72517	23	72573	23
72379	21	72439	22	72519	23	72575	22
72383	22	72440	22	72520	23	72576	23
72384	4	72441	22	72521	22	72577	22
72386	22	72442	4	72522	22	72578	23
72387	22	72443	22	72523	23	72579	22
72389	22	72444	22	72524	22	72581	23
72390	22	72445	22	72526	22	72583	23
72391	4	72447	8	72527	22	72584	23
72392	4	72449	22	72528	23	72585	23
72394	4	72450	22	72529	22	72587	23
72395	4	72453	22	72530	23	72601	23
72396	22	72454	22	72531	23	72611	23
72401	8	72455	22	72532	22	72613	1
72404	8	72456	22	72533	23	72615	23
72410	22	72457	22	72534	22	72616	1
72411	8	72458	22	72537	23	72617	23
72412	22	72459	22	72538	23	72619	23
72413	22	72460	22	72539	23	72623	23
72414	8	72461	22	72540	23	72624	23
72415	22	72462	22	72542	22	72626	23
72416	8	72464	22	72543	23	72628	23
72417	8	72465	22	72544	23	72629	23
72419	8	72466	22	72546	23	72630	23

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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
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72631	1	72703	9	72769	9	72865	23
72632	1	72704	9	72770	9	72901	3
72633	23	72711	30	72773	1	72903	3
72634	23	72712	30	72774	9	72904	3
72635	23	72714	30	72776	1	72905	3
72636	23	72715	30	72801	27	72908	3
72638	1	72717	9	72802	27	72916	3
72639	23	72718	30	72820	23	72921	29
72640	23	72719	30	72821	23	72923	3
72641	23	72721	1	72823	27	72926	23
72642	23	72722	30	72824	23	72927	23
72644	23	72727	9	72826	23	72928	23
72645	23	72728	9	72827	23	72930	23
72648	23	72729	9	72828	23	72932	29
72650	23	72730	9	72829	23	72933	23
72651	23	72732	30	72830	23	72934	29
72653	23	72733	30	72832	23	72935	29
72655	23	72734	30	72833	23	72936	3
72657	23	72735	9	72834	23	72937	3
72658	23	72736	30	72835	23	72938	3
72659	23	72737	9	72837	23	72940	3
72660	1	72738	1	72838	23	72941	3
72661	23	72739	30	72839	23	72943	23
72662	23	72740	1	72840	23	72944	23
72663	23	72741	9	72841	23	72945	3
72666	23	72742	1	72842	23	72946	29
72668	23	72744	9	72843	23	72947	29
72669	23	72745	30	72845	23	72948	29
72670	23	72747	30	72846	23	72949	23
72672	23	72749	9	72847	23	72950	23
72675	23	72751	30	72851	23	72951	23
72677	23	72752	1	72852	23	72952	29
72679	23	72753	9	72853	23	72955	29
72680	23	72756	30	72854	23	72956	29
72682	23	72758	30	72855	23	72958	23
72683	23	72760	1	72856	23	72959	9
72685	23	72761	30	72857	23		
72686	23	72762	9	72858	27		
72687	23	72764	9	72860	23		
72701	9	72768	30	72863	23		